DOCTORAL THESIS

The impact of relationship type on the connection between customer satisfaction and consumer behaviour.

Bowers, Paul

Award date:
2018

The impact of relationship type on the connection between customer satisfaction and consumer behaviour.

Presented by

Paul Alexander Bowers

Thesis submitted in partial fulfilment of the requirements of the degree of

Doctor of Philosophy (with coursework component)

Discipline of Marketing

Faculty of Business, Bond University

Queensland, Australia.

July 2017

ABSTRACT

Creating and measuring customer satisfaction is an ongoing focus for the business community (Kumar, Pozza, & Ganesh, 2013). This focus on customer satisfaction is due in large part to its links to variables of importance to business managers such as customer retention (Rust & Zahoric, 1993; Mittal & Kamakura, 2001; Nagengast, Evanschitzky, Blut, & Rudolph, 2014), changes in a firm's value (Anderson, Fornell, & Mazvancheryl, 2004), share of wallet (Cooil, Keiningham, Aksoy, & Hsu, 2007; Baumann, Burton, & Elliott, 2005) and word of mouth (De Matos & Rossi, 2008). The strength of these connections though has often been shown to be weaker than expected (Kumar et al., 2013), and the current study seeks to improve the strength of these connections through the inclusion of moderating variables.

Using a cross-sectional quantitative study utilising actual consumer data from the Australian auto spares, accessories and tools market, this dissertation explores the moderating role of relationship type in explaining the linkage between customer satisfaction and the consumer behaviours of retention (operationalised as intention to continue), share of wallet, word-of-mouth and consumer complaint behaviour. This research expands upon our current knowledge in the area through broadening the definition of relationship type to include not only affective and calculative commitment, but also inertia which is acknowledged as having a major impact in certain industry sectors. The inclusion of four consumer outcome behaviours in the one study (retention, share of wallet, word-of-mouth and consumer complaint behaviour) also allows a greater understanding of the impact of a consumer's behaviour as opposed to exploring single consumer outcomes in isolation.

Findings in the dissertation indicate that relationship type does moderate the linkage between customer satisfaction and consumer behaviour, but only for a specific subset of behaviours. For example all three relationship types were shown not to moderate the relationship between customer satisfaction and retention, yet they were shown to moderate the relationship between customer satisfaction and share of wallet. The research also uncovered some counterintuitive findings including that increases in affective commitment result in higher negative word-of-mouth when satisfaction drops. Looked at as a whole, the results of this dissertation indicate to business managers that utilising relationship type as a way of improving customer-based outcomes needs to be done very carefully. This is due to the weaker than expected impact that relationship type has on the linkage between customer satisfaction and consumer behaviour, as well as the fact that where individual relationship types do have a moderating impact on consumer behaviours, it can have both positive and negative outcomes for the business.

STATEMENT OF ORIGINALITY

This thesis is submitted to Bond University in fulfilment of the requirements of the degree of Doctor of Philosophy. This thesis represents my own original work towards this research degree and contains no material which has been previously submitted for a degree or diploma at this University or any other institution, except where due acknowledgement is made.

Brisbane , 14 July 2017

Signed: _____

Paul Bowers

ACKNOWLEDGEMENTS

First and foremost I would like to thank Bond University for giving me a Vice Chancellor's Scholarship which has allowed me to undertake this study. It has been one of the most challenging and rewarding experiences of my life.

A very heartfelt thanks also goes out to Mark Spence and Chris Dubelaar, my PhD supervisors. Completing this dissertation has been a long and winding road over a number of years. Throughout this time they have generously committed their time to giving me feedback and encouragement, as well as an invaluable education regarding the process of academic research.

And finally I'd like to acknowledge my children, eight-year-old Zoe and six-year-old Cohen. Whilst they weren't really able to give me that much valuable feedback regarding my dissertation, they are the reason I do everything. I'm looking forward to spending many weekends together in the future with them where I don't have to study.

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CHAPTER 1

BACKGROUND AND OVERVIEW

1.1 The customer satisfaction concept

Customer satisfaction has been identified as one of the primary purposes of any product, service or organisation (Keiningham, Aksoy, Malthouse, Lariviere, & Buoye, 2014; Rust, Zahoric, & Keiningham, 1996). Its popularity as a business metric is seen as the result of a number of factors in its favour, including its positive impact on customer value, the fact that it is easily understood by business managers, and its ease of implementation within the research process (Oliver, 1999; Gupta & Zeithaml, 2006; Curtis , Abratt, Rhoades, & Dion, 2011; Eisenbeiss, Cornelißen,Backhaus, & Hoyer, 2014).

Although it is one of the most widely used metrics in business research, there is no consensus view on the precise definition of satisfaction or how best to measure it. A meta-analysis by Syzmanski & Henard (2001) found that broadly speaking there are five conceptual approaches to customer satisfaction: equity, disconfirmation, performance, affect and expectations. Each of these will be expanded upon in greater detail in the following sections. Of these, disconfirmation was found to be the most commonly used, and views satisfaction as the result of a consumer comparing what is received with a pre-consumption standard or expectation (Gupta & Zeithaml, 2006).

Within the business context, customer satisfaction is also measured over two discrete time periods. The first of these is after a trigger event such as a purchase or store interaction. This is known as a transaction-based event, or an event triggered measurement, and essentially measures a customer's satisfaction with the specific event they have just experienced. The second time period over which customer satisfaction is measured is the entire lifespan of a customer's experiences with a brand. This is known as a cumulative assessment of satisfaction, and is seen in some ways as being similar to attitude formation (Gupta & Zeithaml, 2006).

There is also ongoing debate as to the best way to measure customer satisfaction from a research point of view. This debate focuses on whether satisfaction should be viewed as a single, global assessment or as some combination of the many attributes that make up a consumption situation (Yi, 1990). Both of these approaches are regularly applied, and have positives and negatives associated with them which will be discussed in detail in the following sections.

1.2 Customer satisfaction and consumer behaviour

Customer satisfaction is a concept that permeates customer oriented business practices across a diverse range of industries (Szymanski & Henard, 2001), and over time the management of customer satisfaction has become a strategic imperative for most companies. This is emphasised by the view of Dr Philip Kotler, who defines the goal of marketing as "to attract new customers by promising superior value and to grow current customers by delivering satisfaction" (Kotler & Armstrong, 2010, p.29). Although having satisfied customers is seen as being an important goal in itself (Kumar et al., 2013), much of the interest in customer satisfaction is due to its link to other variables of importance to business managers. Changes in satisfaction scores have been shown to be positively correlated with some of the most impactful metrics for a business including changes in a firm's value (Anderson et al., 2004), return on investment (Andersen & Mittal, 2000), retention of customers (Rust & Zahoric, 1993; Mittal & Kamakura, 2001; Nagengast et al., 2014), revenue (Ittner & Larcker, 1998), share of wallet (Cooil et al., 2007; Baumann et al., 2004) and positive word-of-mouth (De Matos & Rossi, 2008).

Although the connection of customer satisfaction to a wide variety of important business outcomes has been shown, it is the strength of this connection, or lack thereof, which has perplexed researchers and managers alike. If satisfaction is such a valuable outcome in itself, why is it that studies such as that by Reichheld (1996) show that between 65% and 85% of people who claim to be satisfied will defect?

The weakness of the link between satisfaction and consumer behaviours that are valued by business has inspired an area of customer satisfaction research which seeks to understand why this is so. The search primarily focuses on finding variables which could be responsible for impacting the customer satisfaction → behaviour link. A meta-analysis by Kumar, Pozza and Ganesh (2013) summarised this movement as it relates to the relationship between customer satisfaction and retention. After noting the small variance in retention explained by customer satisfaction, they concluded that the impact of customer satisfaction on consumer behaviour is impacted by a range of moderators, mediators and antecedent variables. Including these variables in customer satisfaction models was noted as an effective way to better explain the relationship between satisfaction and consumer behaviour (Kumar et al., 2013).

An increasing number of studies have sought to understand the impact of moderators on the relationship between satisfaction and important business metrics such as retention, word-of-mouth (WOM), share of wallet (SOW) and consumer complaint behaviour (CCB). The majority of these studies, such as that by Mittal and Kamakura (2001) and Keiningham et al. (2007) utilised demographic variables such as gender, education level and age. Other studies broadened their view of potential moderators to move beyond demographic variables and include metrics such as customer involvement (Seiders, Voss, Grewal, & Godfrey, 2005). Within this body of work, very few studies have utilised relationship types as a moderator of the satisfaction → consumer behaviour connection. Throughout this dissertation, the

term “relationship type” is intended to describe the fundamental qualities of the connection between the consumer and the firm, and includes affective commitment, calculative commitment and normative commitment. Of the studies that have used relationship type, certain shortcomings have been noted. Studies such as that by Pandit and Vilches- Montero (2016) explored the moderating impact of relationship type using measures drawn from organisational psychology work of Meyer and Allen (1990). The applicability of organisational psychology measures in a marketing context has been questioned by researchers such as Keiningham, Frennea, Aksoy, Bouye and Mittal (2015), and this was noted as a major potential weakness of studies utilising these measures. Utilising more appropriate measures of relationship type, including the lack of any relationship, is a research gap that the research for this dissertation seeks to fill.

The study by Pandit and Vilches- Montero (2016) is also emblematic of the overwhelming majority of studies into satisfaction in that it focuses on one consumer behaviour at a time, in their case retention. As the value of a consumer to the business is the sum of all their actions, it is important to understand how fluctuations in customer satisfaction impact other consumer behaviours such as word-of-mouth and share of wallet. The current research for this dissertation therefore seeks to explore how satisfaction affects a range of variables relevant to marketers, notably retention, share of wallet, WOM and CCB.

1.3 The structure of this dissertation

This dissertation has been structured in the following way. Chapter 2 begins with an explanation as to why a better understanding of the impact of relationship type on the connection between customer satisfaction and customer behaviour is of value in both the business and research communities. It then goes on to show how the current research extends the knowledge in this area through using more appropriate measures, exploring the impact of inertia as well as active relationship types and looking at the impact of satisfaction on multiple consumer behaviour outcomes such as retention, word-of-mouth, share of wallet and consumer complaint behaviour. The remainder of Chapter 2 is a literature review showing a selection of previous research which aims to give the reader a thorough understanding of the state of knowledge in the areas of customer satisfaction (the independent variable for the current research); retention, share of wallet, word-of-mouth and consumer complaint behaviour (the dependent variables in the current research) and affective commitment, calculative commitment and inertia (the proposed moderators in the current research). Within each of these conceptual areas the hypotheses for the current research are generated.

Chapter 3 of this dissertation outlines the considerations taken into account when designing the research and what decisions were ultimately made regarding the final research design. This includes discussing the use of appropriate measures to include in the survey instrument, as well as the steps taken to ensure the accuracy of the analysis stage of the research. This discussion includes pretesting,

the use of the Hayes PROCESS 2013 approach to moderation, ensuring the data meets all the underlying assumptions for the tests used and the choice of sample for this research.

Chapter 4 gives a detailed insight into the data used in this dissertation research. The first aspect of this chapter explains how the data were captured and then goes on to show the descriptive statistics and distributions for each of the items used to create the constructs measured. The final aspect of the chapter shows how the latent constructs were created and tested for discriminant and convergent validity using the Average Variance Extracted method (Fornell & Larcker, 1981).

Chapter 5 is dedicated to the testing of the hypotheses generated within Chapter 2. The first aspect of the chapter outlines the steps used in the multiple regression-based moderation tests as well as the t-tests used. It then moves on to show the outputs and testing of each of the hypotheses. Due to the number of hypotheses generated, the first simple regression and moderated regression hypotheses have their workings shown in full. Subsequent hypotheses show the final workings with the more detailed steps of these contained in Appendix 2

Chapter 6 includes a general discussion of the findings based on the testing of the hypotheses. Each of the hypotheses results is summarised, with a discussion relating to the implications of the findings for the business community.

Chapter 7 discusses the limitations of this research based on areas within the current study that would benefit from an alternative approach for future research. This chapter concludes with a discussion outlining areas of future research that could be explored based on what was covered in the current research.

CHAPTER 2

CONCEPTUAL OVERVIEW AND HYPOTHESES DEVELOPMENT

2.1 Introduction

Satisfaction guaranteed. It's a promise frequently made by businesses, but unfortunately the payoffs for satisfying customers are anything but guaranteed. This was underlined in the 1990's by customer satisfaction studies such as that done by Friedrich Reichheld (1996) which alerted the business community to the idea that it is common for satisfied customers to leave brands and dissatisfied customers to stay. This has been more recently emphasised by papers such as those by Kumar et al. (2013) who stated that "while there is a positive relationship between customer satisfaction and loyalty, the variance explained by just satisfaction is rather small" (Kumar et al., 2013, p1). The paper by Kumar et al. (2013) went further than simply highlighting the anomaly, and presented a meta-analysis that led them to conclude that the impact of customer satisfaction on consumer behaviour is impacted by a range of moderators, mediators and antecedent variables. Models that acknowledge and incorporate these were seen as better explaining the relationship between satisfaction and consumer behaviour (Kumar et al., 2013). This dissertation has embraced the view of Kumar et al. (2013) and seeks to better explain the relationship between customer satisfaction and consumer behaviour through the inclusion of relationship types as moderators.

The purpose of this chapter is to introduce the overall model for the study, and then lead the reader through a selection of papers outlining the fundamental variables to be included. Once the previously established impact of these variables has been discussed, the hypotheses for the current study will be introduced.

2.1.1 The unique contribution of the current study

The current study extends previous research into the impact of moderators of the customer satisfaction→ consumer behaviour relationship in three meaningful ways. These include:

1. extending the range of consumer behaviours that are seen as influenced by customer satisfaction;
2. extending the range of relationship types seen as moderators of the customer satisfaction→consumer behaviour relationship;
3. utilising more appropriate operationalisations of relationship type metrics for the business setting.

Each of these ways in which the current study extends the existing scope of knowledge will be expanded upon in the following section.

Extending the range of consumer behaviours seen as connected to customer satisfaction

A review of literature relating to the impact of customer satisfaction on consumer behaviour indicates that the majority of studies focus on the relationship between customer satisfaction and customer retention. Using the Ebsco Megafile Complete database as a broad indication of this, a 2017 exploration of the journal articles published in the past 10 years found that 1299 examined the satisfaction→retention relationship; 457 explored the satisfaction→word-of-mouth relationship; 181 explored the satisfaction→consumer complaints behaviour relationship and only 35 explored the satisfaction→share of wallet relationship.

It has been noted that this major focus on retention in the business world is due in part to research that has strongly associated it with outcomes that are valuable to business (Cooil et al., 2007), such as firm profitability (Reichheld 1996). That said, other streams of research indicate that focussing solely on customer retention may not be the most productive approach for businesses. For example, a study conducted by Coyles and Gokey (2002) found that focusing on improving both share of wallet and retention at the same time can have a 10 times greater impact on profit than by focusing on retention alone. In light of this, the study being conducted for this dissertation seeks to expand our understanding of the impact of customer satisfaction on consumer behaviour by not only linking it to a wider variety of consumer behaviours, but by doing it concurrently within the one study.

Within the current study, customer satisfaction's influence on retention, word of mouth, share of wallet and consumer complaints behaviour are explored. This approach acknowledges that the value of a customer is better reflected through the sum of their actions rather than looking at individual actions in isolation. For example, if rising satisfaction increases customer retention but decreases customer share of wallet, this will be found within the current study as opposed to one which looks only at retention or share of wallet in isolation. This situation is not as unlikely as it seems, and was noted as happening at Walmart in a Harvard Business Review article in October 2011. The Chief Financial Officer of Walmart noted that after an extensive remodelling of their store's interior design, their customer satisfaction scores rose and retention was consistent, yet share of wallet, and therefore revenue, dropped. Put in his own words, "the customers, for the most part, are still in the store shopping, but they've started doing some more shopping elsewhere"(Keiningham 2011, p.30).

Extending the range of relationship types seen as moderators of the customer satisfaction→ consumer behaviour relationship.

A number of researchers have sought to find moderators of the relationships between satisfaction and behaviours such as customer retention, WOM, SOW and CCB. A variety of factors have been incorporated into moderation studies, with varying levels of success. For example, Mittal and Kamakura (2001) noted that the satisfaction→ retention relationship was moderated by variables such as gender, education level and age; and Seiders et al. (2005) observed that the satisfaction→ retention relationship is moderated by customer involvement. Overwhelmingly, moderators incorporated into studies of the satisfaction→consumer behaviour relationship have been demographic (see Mittal & Kamakura, 2001; Keiningham, Aksoy, Andreassen, & Weiner, 2007). Whilst a number of studies have sought to understand the impact of relationship type on consumer behaviour(see Bloemer & Odekerken-Schröder, 2007; Gusstaffson, Johnson, & Roos, 2005; Lee & Romaniuk, 2009, Beatty et al., 2012, Keiningham et al., 2015), few have explored relationship type as a moderator of the customer satisfaction→consumer behaviour relationship. Considering the impact that relationship type has been shown to have on consumer behaviour, not incorporating it in models linking satisfaction to consumer behaviour is a gap in this area of research.

Those that do explore relationship type as a moderator of the customer satisfaction→consumer behaviour relationship frequently draw on the organisational psychology work of researchers such as Meyer and Allen (1991). In doing so, the relationship types used as moderators reflect a standardised grouping which includes affective commitment, calculative commitment and normative commitment (Meyer & Allen, 1991). The majority of the studies reviewed in the current literature also explored the impact of only a single relationship type on customer satisfaction, such as the work by Beatty, Reynolds, Nobel, & Harrison, (2012) which explores the impact of calculative commitment on word-of-mouth. The study being conducted for this dissertation expands our understanding of the impact of relationship type on consumer behaviour by exploring three relationship types in the one study: affective commitment, calculative commitment and inertia. In doing, the current study also adds inertia as a relationship type.

Inertia is broadly defined as a lack of motivation to perform goal directed behaviours (Zeelenberg & Pieters, 2004), and can result in consumers repeatedly purchasing the same product in a non-conscious fashion as it allows them to avoid the effort of making product comparisons, learning new routines and ultimately making effortful purchasing decisions (Huang & Yu, 1999; Gounaris & Stathakopoulos, 2004; White & Yanamandram, 2004). This type of behaviour has been noted as commonplace within certain industry sectors such as banking and utilities (White & Yanamandram, 2004). The decision to substitute inertia in the place of normative commitment is an impactful one which does increase the contribution of this paper in terms of its applicability to business. Normative commitment is a concept drawn from

organisational psychology literature, and is seen as a form of commitment based on moral obligation and reciprocity (Jaros, 2007; Pandit & Montero, 2016). The concept of a moral obligation towards a product or service might not be as applicable in the business domain which will be explored in the following section. Inertia though has been identified as highly relevant in the business setting (Yanamandram & White 2010). By including it with affective commitment and calculative commitment, it acknowledges that many consumers do not have a conscious relationship with the company they are purchasing from. Understanding this and contrasting it with active relationship types such as affective commitment and calculative commitment expands our understanding of the impact of relationship types on consumer behaviour, as it gives new insight into the impact of not having a conscious relationship with a company relative to having a definable style of relationship with a company. This was noted in the research done by Keiningham et al., (2015), who included habitual buying behaviour as a direct predictor of retention amongst other relationship types.

Utilising more appropriate operationalisations of relationship type metrics for the business setting

Research into the impact of relationship types has been heavily influenced by the work of organisational psychologists such as Meyer and Allen (1991). A result of this is that research frequently utilises measures taken directly from, or heavily adapted from, the measures of affective commitment, calculative commitment and normative commitment used by Meyer and Allen. The direct transposition of these measurement scales from organisational psychology into business research poses construct validity issues for the research using them. This has been very recently suggested in the work by Keiningham et al. (2015) who noted that the three component model of commitment which includes affective commitment, cognitive commitment and normative commitment may be inadequate in the marketing context because it was developed primarily for organisational psychology.

An example of this can be found in the research by Pandit and Vilches-Montero (2016) examining the impact of relationship type on rewards cards in the retail/service sector. Normative commitment is used in this study with the questions creating the construct being adapted from Meyer and Allen (1990). The three questions used are:

1. I was taught to believe in the value of remaining loyal to my loyalty card
2. Jumping from one loyalty card to the other does not seem at all ethical to me
3. If I got another offer for another loyalty card it would not feel right to leave this loyalty card

Used in the context of organisational psychology and the workplace, these measures have been proven to be valid. It is unlikely though that they are equally as valid across much of the consumer/business space, as very few people would be taught to believe in the value of remaining loyal to a loyalty card, or to question the ethics of changing from one loyalty card to another. Another example of this can be found in the measures of affective (emotional) commitment which includes one which states “I really

feel like part of the family when it comes to my loyalty card". Again, the validity of the construct this question is measuring is debateable in the rewards card context, as it is difficult to imagine a circumstance where someone would "feel like part of the family" when using their rewards card.

The study for this dissertation seeks to expand our current understanding of the impact of relationship type as a moderator of the customer satisfaction → consumer behaviour connection through the utilisation of measures specifically adapted for a business context to measure affective commitment, calculative commitment and inertia.

2.1.2 Overview of Chapter 2

Acknowledging that the relationship between customer satisfaction and a wide range of business outcomes is better understood through the inclusion of moderating variables, this chapter will advance and develop concepts involved in these relationships. It will begin with an exploration and definition of customer satisfaction and then move onto a range of behaviours that customer satisfaction has been shown to influence. After this, three variables that could potentially moderate the relationship between customer satisfaction and behaviour will be explored. These variables are affective commitment, calculative commitment and consumer inertia. These relationships are illustrated in Figure 1.

In addition to these relationships, the direct impact of affective commitment, calculative commitment and inertia on consumer complaint behaviours will be explored. These relationships are illustrated in Figure 2. Satisfaction is not included in this analysis as the cohort of people engaging in consumer complaint behaviour is dissatisfied, so there would be little or no variance in satisfaction levels.

Figure 1. Proposed moderation model used in this dissertation

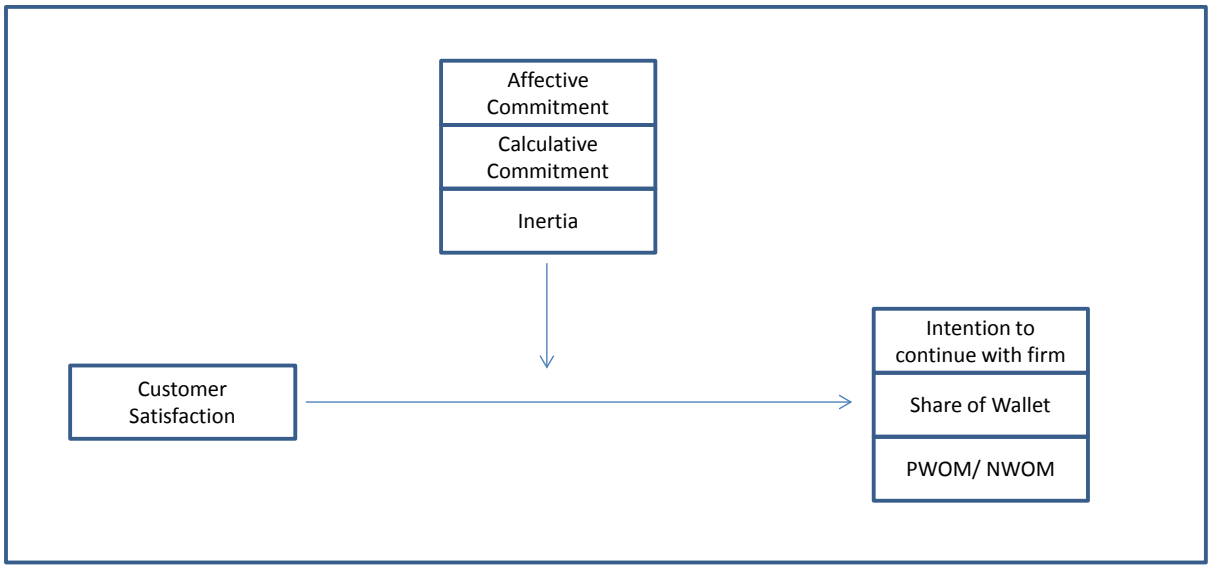
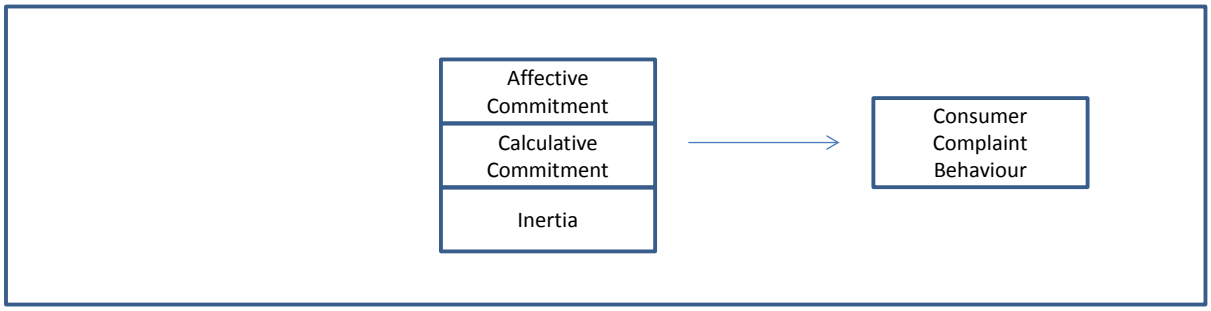


Figure 2. Proposed direct effect model used in this dissertation



2.2 Conceptualisation of customer satisfaction

Customer satisfaction is a concept that permeates customer oriented business practices across a diverse range of industries (Szymanski & Henard, 2001; Kotler & Armstrong 2010). The reasons for this focus have been attributed to its largely positive impact on customer value, its ease of understanding by both customers and managers, and its ease of implementation from a research point of view (Oliver, 1999; Gupta & Zeithaml, 2006; Curtis et al., 2011; Eisenbeiss et al., 2014).

The following sections will outline a selection of research papers showing how satisfaction is conceptualised, other considerations that impact the basic understanding of the satisfaction construct, the business outcomes that satisfaction has been shown to impact, and finally what factors are being explored as moderators of the relationship between satisfaction and business outcomes.

2.2.1 Satisfaction definitions

Despite its popularity and effectiveness as a lead indicator of beneficial company outcomes, there is no unified view as to what constitutes satisfaction or how best to measure it. A meta-analysis by Szymanski and Henard (2001) explored the varying ways in which researchers believe satisfaction is created. They found that there were five distinct schools of thought as to the fundamental nature of satisfaction. The approaches can be described as: equity, disconfirmation, performance, affect and expectations. Each of these will be explored in the following paragraphs.

Although not one of the most popular conceptualisations of the antecedents to satisfaction, equity has been shown as having the strongest link to satisfaction (Szymanski & Henard, 2001). At its most basic level, equity is a fairness or deservingness judgement that consumers make by comparing what they receive to what others receive (Oliver, 1997). Basically, consumers create a ratio between their inputs and the output they receive from a product or service, and compare this ratio to that obtained by a referent person or group.

Disconfirmation models make up the greatest proportion of studies into satisfaction research (Gupta & Zeithaml, 2006; Szymanski & Henard, 2001). Research conducted using this model maintains that satisfaction is the result of a consumer comparing what is received with a pre-consumption standard or expectation (Gupta & Zeithaml, 2006). This expectation level can be created through experience-based norms, or vicarious learning (Yi, 1990). The popularity of disconfirmation of expectations as a view of how satisfaction is generated appears to be justified, as the Syzmanski and Henard (2001) meta-analysis shows that it has the second strongest correlation with satisfaction across the 30 research studies included.

The performance view of satisfaction maintains that satisfaction increases as the product is perceived to provide what consumers need, want or desire relative to the costs incurred (Szymanski & Henard, 2001; Yi, 1990).

The affect based approach to satisfaction distinguishes itself by drawing an emotional component into what is otherwise a cognitive dominated area. The impact of emotions on satisfaction judgements is broadly seen as being the result of emotions elicited during the consumption process which leave traces that are available to be incorporated into later satisfaction assessments (Westbrook & Oliver, 1991; Yi, 1990). Oliver's 1997 definition of satisfaction is one of the most commonly used in this approach, and defines satisfaction as "pleasurable fulfilment. That is, the consumer senses that consumption fulfils some need, desire, goal, or so forth and this fulfilment is pleasurable"(Oliver 1999, p34).

Satisfaction is also viewed by some researchers as a function of expectations, with expectations affecting satisfaction through creating anticipation (Oliver & DeSarbo, 1988). This anticipation is thought to influence satisfaction through consumers adapting to a certain level of performance, that is, they

assimilate satisfaction levels to expectation levels in order to avoid the dissonance that would arise if they differed (Oliver, 1997). This view of satisfaction differs from the disconfirmation approach, where the actual level of post-consumption satisfaction is contrasted with expectations. Szymanski and Henard (2001) found that whilst the weakest predictor of satisfaction across studies, expectations are still significantly correlated with satisfaction.

2.2.2 Other conceptual considerations for satisfaction

Beyond discussions regarding how satisfaction is generated, the literature also notes that there are varying views regarding at what level satisfaction should be measured.

The first area generating discussion is whether satisfaction is best conceived as a transaction-based event, or as a cumulative evaluation similar to attitude (Gupta & Zeithaml, 2006). Both approaches are regularly applied, with customer satisfaction research being measured at the transaction level with trailer or event-triggered surveys, and at the overall level through large ongoing national surveys such as the American Customer Satisfaction Index (Gupta & Zeithaml, 2006).

There are also varying views as to whether satisfaction should be viewed as a single, global assessment or as some form of combination of the many attributes that make up a consumption situation (Yi, 1990). Whilst the single measure is relatively easy to implement, the multi- item approach requires a researcher to combine or weight the attribute domains in a way that replicates the relative impact that a consumer would place on each domain. It also assumes that consumers assess a set number of product or service attributes when generating a satisfaction judgement, and this is seen as problematic when consumers engage in partial information processing as can be done to reduce complexity (Oliver, 1997).

2.2.3 Satisfaction summary

Although there are a variety of views on the specific nature of satisfaction and how it is created, the previously outlined theories indicate there is actually broad agreement that it is a post-consumption evaluation of a product or service. The conceptualisation and measurement of satisfaction as a post-consumption evaluation of a product or service is the most parsimonious approach, as it does not presuppose a process by which satisfaction is generated. By doing this, it is able to measure satisfaction regardless of what antecedents in fact create it. In doing so it removes the contested aspect of satisfaction theories, which relate to the mechanisms that generate satisfaction, whilst still providing a measure of it. Based on this view, customer satisfaction in this study is defined as *a customer's overall evaluation of the performance of an offering to date* (Johnson & Fornell, 1991).

2.3 OUTCOMES OF SATISFACTION

2.3.1 Customer retention

Retaining customers has become a major focus in the business world (Cooil, Keiningham, Aksoy, & Hsu, 2007), in part due to research that has strongly associated it with outcomes that are valuable to business. Retention itself has been defined in the literature in a number of ways, such as the customer being "alive" or repeat buying from a firm (Zeithaml & Gupta, 2006), a customer's stated continuation of a business relationship with the firm (Keiningham, Cooil, Aksoy, Andreassan, & Weiner, 2007), or as the customer's tendency to repurchase shown through behaviours which can be measured and have a direct impact on sales (Rundle –Thiele, 2005).

Across these various conceptualisations it can be seen that the core aspect of customer retention is that it is an observable behaviour, due to the fact that it relies on the act of repurchase. It is for these reasons that the definition of retention to be used in this study is based on that offered by Zeithaml and Gupta (2006), that is, *a retained customer indicates their status through repeat buying from a firm*.

This does differentiate it from the closely associated topic of consumer loyalty, which whilst sharing the repeat purchasing properties of customer retention is extended by theorists to incorporate aspects such as affective measures (Oliver, 1999), intentional measures (Rundle-Thiele, 2005), and performing pro-company behaviours beyond purchasing such as recommending the product or company (Reichheld, 2003).

Whilst retention is seen as indicated by purchasing from a company, there is still some debate over what constitutes a customer that has defected. The two major models for understanding defection are the "lost for good" model and the "always a share" model (Gupta & Zeithaml, 2006). The "lost for good" model considers customer defection as permanent, whereas the "always a share" model sees defection as something that can change in the future when a customer decides to recommence buying that brand. Even knowing when someone has defected is an issue within some categories, such as FMCGs, where

there is no contractual arrangement between the buyer and seller, making defection difficult to clearly identify (Gupta & Zeithaml, 2006).

For a long time the link between customer satisfaction and customer retention was considered to be a fairly straightforward statement of reality, and as a result, was often used as a starting point for analysis, rather than a relationship that needed to be explored through analysis (Hennig- Thurau & Klee, 1997). The accepted nature of this relationship was seen as the reason that up until the mid- 1990's relatively few studies had sought to objectively explore the nature of the satisfaction → retention relationship. Interest in the nature of this relationship increased though as a result of a number of studies such as that by Reichheld (1996) which used data from Bain & Company to show that between 65% and 85% of people who claim to be satisfied will defect.

As a result of studies exploring the strength of the link between satisfaction and retention, three broad ways were found in which the relationship could be significant, yet still yield the results as shown by researchers such as Reichheld (1996).

The first way was observing that satisfaction was a lower order construct that formed part of a hierarchy, and customer behaviours such as retention were at the top of this hierarchy. Researchers such as Oliver (1999) were at the forefront of this view. Although Oliver's model relates to loyalty, which as previously outlined is conceptually different to retention, the insights gained from the structure of the model can be broadly applied to studies of retention. Oliver (1999) put forth a model that contained four discrete hierarchical levels connecting satisfaction to what he believed was the ultimate form of loyalty: action loyalty. "Action loyalty" was seen as a state that combines a motivated intention to repurchase with a readiness to act and a readiness to overcome obstacles to repurchasing (Oliver, 1999). Viewing the satisfaction→ retention relationship in this light explained why some studies found such weak relationships between the two: they were not capturing the intermediary stages connecting them. According to Oliver (1999) these intermediary stages are cognitive loyalty, where the consumer simply believes a brand is preferable to alternatives; affective loyalty, where the consumer develops a liking or positive attitude towards a brand due to repeated instances of satisfaction; and conative loyalty, where the consumer develops a behavioural intention to repurchase that brand.

The second approach that sought to explain why the satisfaction→ retention link was weak saw the source of the problem as the ways in which the measurement and analysis of the two took place. Measurement issues were a starting point for many researchers who noted that retention, operationalised as repurchase, was often captured as an intention measure and not an actual measure of behaviour, or was captured as company revenue or profit instead of individual level data. Intentional measures were seen as potentially limiting the ability of research to uncover a relationship between satisfaction and retention, as there is a significant body of research noting the weakness of the correlation between intentions and behaviour (Fishbein & Ajzen, 1975; Morwitz & Schmittlein, 1992).

A number of scholars have, however, attempted to outline the effectiveness of intentional measures of retention commonly used in research. They have done so by emphasising that repurchase intentions are actually a behavioural intention as distinct from an attitude (Bagozzi & Yi, 1989). Purchase intentions, they contend, not only include psychological influences, but also incorporate a range of other considerations including economic and environmental considerations as well as a consumer's willingness and ability to repurchase (Pickering & Isherwood, 1974).

An example of research that sought to outline the impact of using actual measures of retention as opposed to an intentional measure was done by Mittal & Kamakura (2001). Their study captured satisfaction ratings and specifically linked them to both actual repurchase data and intentional repurchase data in the automotive category. Their findings indicated that the use of intentional measures of repurchase impacts findings in a number of important ways. These included finding that the functional form underlying the satisfaction→ repurchase relationship is different for intention to repurchase when compared to actual repurchase. In fact, the satisfaction → intention to repurchase functional form shows decreasing returns, whereas the satisfaction→ actual repurchase functional form shows increasing returns. The implication of this is that models based on repurchase intention measures indicate that increases in satisfaction have successively smaller impacts on repurchase, whereas models based on actual repurchase show that increases in satisfaction have successively larger impacts on repurchase. They also found that the functional form of the relationship between satisfaction and repurchase was non- linear and that using a linear function could underestimate the impact of a change in score from a 4 to a 5 (using a 5 point scale) by 64%.

The third way that researchers have sought to explain how there could be a stronger link between satisfaction and retention in the face of research casting doubts on this is to examine the existence and influence of moderating variables. Mittal & Kamakura (2001) found that the link between satisfaction and retention is impacted by differences in customer characteristics such as age, gender and education level that affect satisfaction thresholds and response biases. This results in the functional form of the satisfaction→ repeat purchase relationship differing based on customer characteristics. The variables that have been explored as possible moderators of the satisfaction→ retention relationship are outlined in Table 1.

Table 1.

Studies exploring possible moderators of the satisfaction→ retention relationship

ARTICLE	MODERATING RELATIONSHIP BETWEEN SATISFACTION AND RETENTION
Mittal & Kamakura (2001)	Gender (significant: women repurchase at lower levels of satisfaction than men), Education level (+ve), age (+ve), children (+ve)
Bolton (1998), Verhoef (2003)	Relationship age (+ve)
Burnham, Frels & Mahajan (2003)	Relational switching costs (NS), procedural switching costs (NS), financial switching costs (NS). *DV was intention to repurchase.*
Seiders et al. (2005)	Customer involvement (+ve but for spending only, not number of visits), household income (+ve), relationship age (+ve but only for repurchase intentions, not actual repurchase), convenience (+ve)
Bell, Auh & Smalley (2005)	Expertise (+ve). S*atisfaction was measured as service quality*
Voss, Godfrey,& Seiders (2010)	Satiation (-ve), involvement (+ve), relationship age (+ve), relationship building program (+ve), convenience (+ve).
Nagengast et al. (2014)	Switching costs overall (a nonlinear moderator), financial switching costs (a nonlinear moderator)

(NS)= non- significant result; (+ve) = positive moderator; (-ve) = negative moderator

2.3.2 Share of Wallet

Another way that consumers can react to marketing activities is through how they allot their share of wallet within a category. Due to the fact that SOW is based purely on the behaviour of a consumer and doesn't involve attitudinal aspects, there is general agreement as to its definition. Put simply, *SOW is the percentage of total category spend that a customer allocates to a specific firm within a category* (Cooil et al., 2007), and for the purposes of this research, it is this definition that will be applied. As can be seen from this definition, a person's SOW can vary from 0% to 100%, as opposed to retention which by definition can only have two values, retained or not retained, at any specific point in time.

This contrast between the categorical nature of retention and the more sensitive nature of the data from SOW has increased the level of interest in SOW as a consumer behaviour variable. From a managerial point of view, it has been noted as more common for consumers to make alterations to the percentage of spend they give to a firm than to cease transacting with a firm all together (Perkins-Munn, Aksoy, Keiningham, & Estrin, 2005). This has led some companies such as Kraft foods to define their customers in terms of SOW instead of simply retained or not. For example, they view a loyal customer as one who allocates 70% or more of their spend to the same brand in the category over three years (Cooil et al., 2007).

The belief that SOW is a more sensitive variable than retention has also led to a re-design of the fundamental conceptualisations of how satisfaction affects profitability. For example, the Satisfaction Profit Chain by Anderson and Mittal (2000) explained the relationship between satisfaction and profitability by outlining a chain of effects going from (a) attribute performance to (b) satisfaction to (c) retention to (d) profits. In light of the perceived explanatory power of SOW as a consumer behaviour variable, Perkins – Munn et al. (2005) adjusted this chain of effects to incorporate SOW, with it being reinterpreted by them as (a) attribute performance to (b) satisfaction to (c) retention to (d) share of wallet to (e) profit. This updated approach would appear to have merit, based on the study by Coyles & Gokey (2002), which found that focussing on improving both SOW and retention at the same time can have a ten times greater impact on profit than by focussing on retention alone.

In terms of the nature of the relationship between satisfaction and SOW, it has been found by researchers to be significant, and is noted as being positive and in some cases non- linear (Cooil et al., 2007; Keiningham et al., 2003; Perkins-Munn et al., 2003; Baumann, Burton, and Elliott 2005). For example, (Keiningham et al., 2003) found that increases in satisfaction levels resulted in successively larger increases in SOW. However, ascertaining the relationship between customer satisfaction and share of wallet has been impacted by a number of measurement issues, with the most prevalent being how to accurately capture share of wallet data. This is due to the fact that for individual consumers it is based almost entirely on self-reported data which has many known sources of inaccuracy. Some studies, such as that by Perkins–Munn et al. (2003), have addressed this issue by using business to business (B2B) research where the spend of an individual firm is known through the company's internal data.

Another issue with the capturing of SOW data arises when comparing cross-sectional surveys with research that captures data over multiple periods in time. As noted by Keiningham et al. (2007), the majority of research into SOW has not addressed temporal effects and has almost exclusively relied on cross sectional data. Through using cross sectional data alone, the ability to detect the impact of changes in satisfaction scores on SOW has necessarily been removed.

As with the relationship between satisfaction and other consumer behaviours, attempts have been made to further clarify the relationship between satisfaction and SOW through the inclusion of moderating variables. A detailed exploration of the moderators of the satisfaction→ SOW relationship was carried out by Keiningham et al. (2007), where they explored a variety of relationships. They found the following relationships:

- **Age:** not a significant moderator.
- **Income:** a significant negative moderator, but weak.
- **Education:** not a significant moderator.
- **Expertise:** not a significant moderator (a proxy measure was used for this which could account for the result).
- **Length of relationship age:** a significant negative moderator, but not across all segments researched

In light of the weak or non-existent impact of the previously outlined demographic moderators, the current study will move beyond these to explore relationship types as potential moderators of the customer satisfaction → share of wallet relationship. One of the main reasons for this is that an individual's demographics are relatively constant when applied to a specific firm. For example, a person's gender will not change, and their age, relationship age with the firm and expertise level in the category will change very slowly over time. In contrast to this, the nature of an individual's relationship with the firm though can be quite fluid, and can change in response to an individual's experiences with the firm or the firm's marketing activities. As customer satisfaction and share of wallet can fluctuate rapidly over time, it is believed that exploring relationship moderators which can also fluctuate rapidly over time offers opportunities to uncover previously unexplored moderating relationships.

2.3.3 Word of Mouth

Word of Mouth (WOM) has been defined as being *the informal communicating of information about a product or service between two or more consumers* (Lang, 2011; Söderlund & Rosengren, 2006; Harrison- Walker, 2001). The emphasis on the communication coming from a non- commercial communicator, and going to a non- commercial entity, is an important distinction as it differentiates WOM from paid endorsements, advertising or complaints to companies or third parties (Anderson, 1998). As this definition is widely accepted across WOM researchers, it will be the definition of WOM applied within this current research.

WOM has been a major research area since early studies by Katz and Lazarsfeld (1955) found WOM to be significantly more effective than many of the major forms of advertising available at the time. Currently, WOM is noted as being vitally important in consumer decision making and choice, with the literature indicating that it affects brand awareness, attitudes, preferences, consideration set composition, choice and product evaluations (Lee, Lee, & Feick, 2006; Söderlund & Rosengren, 2007;

East, Hammond, & Wright, 2007). Reasons for the effectiveness of WOM have been attributed to its speed, interactivity and lack of commercial bias (East et al., 2007; Murray, 1991).

Much of the early research into WOM focussed on its impact in areas of value to firms, and much less research was conducted into understanding its antecedents or the specific aspects of WOM that make it an effective tool for marketers. Research into the component aspects of WOM by Harrison- Walker (2001) provided more insight into its nature, finding that it is comprised of two primary factors: WOM activity (how often WOM takes place, the number of people it is transmitted to and the quantity of information passed on) and WOM praise (a measure of the favourability of the communications).

As can be seen by the previous delineation of WOM components, the factors relate to qualities controlled by the transmitter of WOM. Research into the receiver's perspective has added to the understanding of WOM by exploring the impact of the WOM being sought (asked for by the receiver) or unsought (not asked for by the receiver). This was shown to be an important distinction, with sought WOM being found to have a greater impact on choice of brand than unsought (Bansal & Voyer, 2002) and in a some instances up to two times the impact (East, Hammond, Lomax, & Robinson, 2005). Further research into the effect of WOM concludes that it has a greater impact on consumers who are in the process of choosing a new service provider than one who is in the market for a new product (Harrison- Walker, 2001; Sweeney, Soutar, & Mazzarol, 2008). This is due to the intangibility of services which creates a greater amount of ambiguity around pre-purchase expectations (Sweeney et al., 2008).

As outlined previously, the amount of activity or frequency put into WOM is a primary component of the WOM construct. Research into this area by East, Hammond and Wright (2007) across 15 industries has shown some consistent findings including that within a category, Positive Word of Mouth (PWOM) is more common than Negative Word of Mouth (NWOM), with a ratio of about 3 to 1. A proposed reason for this is that market samples of consumers used in WOM research tend to contain far more satisfied customers than dissatisfied customers (Söderlund, 1998). Other findings from this research by East et al. (2007) indicated that:

- categories with high levels of NWOM tend to also have correspondingly high levels of PWOM.
- most PWOM is about a consumer's current main brand whereas around half of NWOM is about a previously used brand.
- the incidence of PWOM within a category is positively related to the market share a product or service enjoys in that category.
- individuals who produce NWOM also tend to produce PWOM.

Research into the key antecedents of WOM has consistently shown the influence of satisfaction (Anderson, 1998; Yi, 1990; Reichheld & Sasser, 1990; Wangenheim & Bayon, 2007). The exact nature of the relationship though is debated, with three views emerging. These views are: that low levels of satisfaction produce more WOM than higher levels of satisfaction (negativity bias); that high levels of satisfaction produce more WOM than low levels of satisfaction (positivity bias), and finally, that low levels of satisfaction and high levels of satisfaction produce the same amount of WOM (the relationship

is curvilinear and symmetrical) (Lang, 2011). Although seemingly disparate, what all of these views agree upon is that the relationship between satisfaction and WOM is not linear- it is curvilinear with the extreme points on the satisfaction/dissatisfaction continuum producing more WOM than the mid-points that indicate moderate levels of satisfaction or ambivalence.

Although much of the research into WOM revolves around understanding the antecedents to WOM and what impacts it has, some variables that moderate the relationship between satisfaction and WOM have been explored. Some examples of these are outlined in Table 2 below.

Table 2.

Studies examining moderators of the satisfaction → WOM Relationship

STUDY	MODERATING RELATIONSHIP BETWEEN SATISFACTION AND WOM
Wangenhiem & Bayon, (2007)	• Product involvement is a positive moderator of the satisfaction→ WOM relationship • Situational involvement (such as that created by a recent purchase) exhibits a positive effect on the number of referrals by a customer • Marketplace involvement (a more intense connection to the category) exhibits a positive effect on the number of referrals by a customer
De Matos & Rossi, 2008	Using a meta-analytic approach, the following variables were not found to be significant moderators: • the use of experimental vs non- experimental designs • the use of cross sectional vs longitudinal studies • the use of a student population vs a non- student population • whether satisfaction is based on using a service or a product
Lang, (2011)	This research used a taxonomy of service encounters that delineated three aspects of them: the duration of the encounter, the level of emotional arousal and the proximity of the consumer to the provider during the encounter. The findings were: • Brief/ Rational / Distant (BRD) style service encounters produced less WOM from satisfied consumers and more from dissatisfied consumers. • Enduring/ Affectively arousing / Intimate (EAI) style service encounters produced more WOM from satisfied consumers than dissatisfied consumers.
Wien & Olsen, (2012)	The relationship between satisfaction and WOM is mediated by the choice of satisfaction measure. The use of a cumulative satisfaction evaluation increases the strength of the satisfaction→ WOM relationship compared to using transaction specific evaluations.

Based on the current literature, there are three major observations can be made about WOM as a subject area.

Whilst individual wordings differ slightly, there is little debate that WOM is essentially an informal communicating of information about a product or service between two or more consumers (Lang, 2010; Söderlund & Rosengren, 2006; Harrison- Walker, 2001).

The specific components that make up the construct of WOM have previously been debated, although many current studies accept and use the delineation outlined by Harrison-Walker (2001). It is important to note that the WOM measures utilised in the Harrison-Walker study only capture positive word-of-mouth, or lack of positive word-of-mouth. They do not specifically measure negative word of mouth. As a result of this, within the current study the relationship between satisfaction and PWOM and satisfaction and NWOM will be explored separately.

The relationship between satisfaction and WOM is accepted as being significant, but there is debate as to how much WOM is produced as a result of dissatisfaction versus how much is produced as a result of satisfaction. Whilst theoretically relevant, the differences in WOM generated by satisfied customers versus dissatisfied customers has not been large.

2.3.4 Consumer Complaint Behaviour

Consumer Complaint Behaviour (CCB) has been noted as an area of great interest and practical importance to both the corporate world and academics (Fox 2008; Blodgett & Anderson, 2000). CCB has been described as "an expression of dissatisfaction for the purpose of venting emotions or achieving intrapsychic goals, interpersonal goals or both" (Kowalski, 1996, p180), and is typically triggered by feelings or emotions that arise due to dissatisfaction with a product or service (Panther & Farquhar, 2004; Stephens & Gwinner, 1998; Zeelenberg & Pieters, 2004). Research into CCB has focussed on a number of aspects, most commonly dissatisfied customers' reactions to service failure and remedial actions (Smith & Bolton, 1998), their perceptions of justice and reactions to it (Tax, Brown, & Chandrashekaran, 1998) and the cognitive-emotive processes underpinning the CCB response or lack thereof (Stephens & Gwinner, 1998).

Although the labels relating to manifestations of CCB vary across authors, there is a general view that places reactions into two fundamental categories: "upset- action" and "upset- no action" (Panther & Farquhar, 2004).

The "upset- action" category includes a range of responses including complaining directly to the relevant company, complaining to third parties (such as consumer advocate organisations), spreading NWOM, reducing share of wallet with the company or ending the relationship with the company altogether (Panther & Farquhar, 2004; Fox, 2008; Blodgett, Wakefield, & Barnes, 1995). Despite being noted as aspects of CCB, WOM behaviour, reducing SOW and ending a relationship with a company are dealt with as separate conceptual categories within this dissertation. As a result, CCB for the purposes

of this dissertation will be limited to complaining directly to the relevant company or complaining via third parties (such as consumer advocate organisations).

The “upset- no action” category includes only one behavioural response to dissatisfaction and that is to continue patronage of the company in the same manner as previously. This lack of response has been attributed to numerous reasons, including the consumer’s belief that the situation that caused the dissatisfaction will improve in the future (Panther & Farquhar, 2004) or a person being low in terms of their Seeking Redress Propensity (Richins, 1983) which measures people’s assertiveness when responding to a perceived product or service failure.

As can be seen from the preceding discussion, consumers respond to dissatisfaction using a range of behaviours aimed at achieving a variety of goals, from simply venting emotions through to gaining a tangible outcome (Kowalski, 1996). Although primarily triggered by a negative experience, there is potential for companies to gain value from some of these consumer behaviours. Fox (2008) outlines this in his typology which places complaint behaviours into one of two categories: value adding complaining and value subtracting complaining.

Value adding complaining is any complaint that allows a company to improve a product or service or allows a company to retain a customer who has experienced a product or service failure. Complaining in this way can be seen as a feedback mechanism through which product or service issues are brought to light and therefore potentially improved, as well as a way of dissatisfied customers identifying themselves so that action can be taken to stop them leaving (Fox, 2008; Blodgett & Anderson, 2000). Complaining directly to a company is not always a value adding process though, as the complaint needs to be made through an appropriate channel for the information to be used. As noted by Fox (2008), “employing a call centre to handle complaints is of little value if the majority of consumer complaints are lodged in person” (Fox 2008, p.23). Although not specifically mentioned, a case could also be made that complaining through inappropriate channels could also create a drain on company resources as staff time is being utilised in an unproductive manner and staff morale could be adversely affected.

Value subtracting complaining on the other hand is any form of complaining that reduces the customer base or reduces the share of wallet that a customer devotes. The most common form of this would be for a customer to complain to other customers and not the firm. As NWOM is dealt with separately and not dealt with as a form of CCB in this research, an example of value subtracting complaining within this research would be to complain to frontline staff when they have no capacity to solve the problem.

Due to the previously mentioned excising of NWOM from CCB for the purposes of this study, the definition of CCB to be used is adapted from Fox’s (2008) definition of public complaining behaviour. This means that for the purposes of this study, *CCB is defined as complaints made directly to the firm supplying the product or service, or indirectly via a third party organisation*.

In terms of the nature of its relationship to satisfaction, the accepted view is that CCB is one of a number of behavioural responses to dissatisfaction (Kowalski, 1996; Zeelenberg & Pieters, 2004; Stephens & Gwinner, 1998). This dissatisfaction though is generally seen as relating to a specific experience or a transaction-based event, as opposed to a cumulative evaluation of dissatisfaction with a brand. Although no research specifically exploring this could be found, it seems reasonable to assume that a person who is satisfied with a brand overall (a cumulative evaluation) could engage in CCB as the result of an unsatisfactory experience (a transaction- based evaluation).

In exploring the CCB literature, no research was uncovered that explored the specific nature of the satisfaction → CCB function in a way such as that done for the customer satisfaction→ retention function by Mittal and Kamakura (2001). This lack of research into the relationship between satisfaction (measured as a cumulative evaluation over time with a company) and CCB means that moderators of this relationship have not been explored. There has, however, been research done into the moderators of the relationship between dissatisfying experiences and CCB, based primarily on an interest in why some dissatisfied people complain and some don't. These are outlined in Table 3.

Table 3.

Studies of the moderators of the dissatisfaction → CCB relationship

STUDY	MODERATING RELATIONSHIP BETWEEN DISSATISFACTION AND CCB
Zeelenberg & Pieters, (2004)	• The specific emotion of regret did not moderate the relationship between a dissatisfying experience and complaint behaviour. • The specific emotion of disappointment positively moderated the relationship between a dissatisfying experience and complaint behaviour.
Chebat, Davidow, & Codjovi (2005)	• SRP (Seeking Redress Propensity) is a quasi-moderator of the relationship between emotions and complaining/non- complaining behaviour. This means that SRP has direct effects on complaining/non-complaining behaviour and also has interactive effects that are significant for the emotions of anger and resignation.
De Matos et al., (2007)	• Attitude Towards Complaining (ATC) negatively moderates the relationship between satisfaction and complaint intention
Phau & Baird, (2008)	• Complaining behaviour is not moderated by gender, education level or income • Complaining behaviour is positively moderated by age
Sharma, Marshall, Reday, & Na (2010)	Analysing complaining behaviour after an unsatisfactory experience they found: • Self-monitoring (defined as a tendency to modify one's behaviour due to the presence or behaviour of others) is a strong positive moderator for services but a weak negative moderator for products. • Involvement is a positive moderator for products and services. • Impulsivity is a positive moderator for products and services.
Wu (2013)	• Prior shopping experience is not a moderator of complaint intention • Perceived responsiveness is a positive moderator of complaint intention

2.4 Potential moderators of satisfaction related behaviours

As outlined previously, a number of researchers have sought to find moderators of the relationships between satisfaction and behaviours such as customer retention, WOM, SOW and CCB. A variety of factors have been incorporated into moderation studies, with varying levels of success. For example, Mittal and Kamakura (2001) noted that the satisfaction→ retention relationship was moderated by variables such as gender, education level and age, and Seiders et al. (2005) observed that the satisfaction → retention relationship is moderated by customer involvement. As can be seen from these examples, moderator variables can take on a variety of forms, from classifications that can be captured with ratio level measurements such as age, through to more subjective classifications such as education level, and even using psychological traits such as involvement.

In the following section three relationship types are outlined as potential moderators of satisfaction related behaviours: affective commitment, calculative commitment and inertia. These relationship-based moderators have been chosen for a number of reasons. The primary reason is that they have been shown through previous research to have a direct impact on the consumer behaviours being researched (customer retention, WOM, SOW and CCB) and are commonly leveraged by marketers seeking to impact these behaviours (Keiningham et al., 2015). Despite this, very few studies have explored them as "missing variables" that could potentially account for the weaker than expected relationship between satisfaction and outcomes such as customer retention, WOM, SOW and CCB. The need for the inclusion of new moderators into the relationship between satisfaction and consumer behaviour has been highlighted by Kumar et al. (2013) who stated that "while there is a positive relationship between customer satisfaction and loyalty, the variance explained by just satisfaction is rather small. Models that encompass other relevant variables as moderators, mediators, antecedent variables, or all three are better predictors of loyalty than just customer satisfaction" (Kumar et al., 2013, p1).

A secondary reason for choosing these relationship types as moderators is that they can be influenced through the marketing activities of companies. For example, calculative commitment can be increased through the inclusion of barriers such as contracts or exit fees. This is in contrast to many of the previously mentioned moderators such as age and gender which are beyond the influence of marketing activities.

In the following section the nature of each of these relationship types will be explained in detail, along with hypotheses outlining how each specific relationship type would be anticipated to impact satisfaction related behaviours.

2.4.1 Affective commitment

Affective commitment is a form of relationship that has been shown to influence people's behaviour towards a variety of focal entities, including products, services, brands and places of employment (Mattila, 2004; Oliver, 1999; Meyer, Stanley, Herscovitch, & Topolnytsky, 2002). Although definitions of affective commitment differ across authors, it is generally accepted as showing attachment to a focal entity based on an emotional connection that does not specifically involve the instrumental or economic worth of that relationship (Bloemer & Oderkerken- Schröder, 2007).

Interest in the concept of affective commitment within the marketing literature was initially influenced by work that sought to extend the concept of customer loyalty beyond merely the repeat purchasing of goods. Jacoby and Chesnut (1978) were amongst the first to start the movement towards adding a psychological component to the concept of loyalty, based on their belief that behavioural loyalty alone could be misleading due to it potentially being a result of convenience or switching costs (Gupta & Ziethaml, 2006). This observation was instrumental in the development of composite or multidimensional views of loyalty such as that by Dick and Basu (1994) and Oliver (1999). These models sought to show that loyalty involved a combination of both attitudinal aspects and behavioural aspects.

In addition to its use as a way of understanding customer loyalty, affective commitment has now become widely used in the Customer Relationship Management arena (Garbarino & Johnson, 1999; Verheof, 2003; Menon & O'Connor, 2007) and more recently as a way of understanding varying responses of individuals to service failure (Evanschitzky, Brock, & Blut 2011; Yang & Matilla, 2012; Beatty et al., 2012).

Affective commitment has been shown to positively influence a variety of customer behaviours including retention and share of wallet (Verhoef, 2003), loyalty intentions (Johnson, Herrmann, & Huber 2006; Matilla, 2006; Fullerton, 2005) and positive word of mouth (Harrison- Walker, 2001; Hennig- Thurau, Gwinner & Gremler 2002).

Within the consumer complaint behaviour literature affective commitment has been increasingly explored as a moderating variable to explain differing reactions to service failure. In this context it has been shown to moderate the relationship between service failure and complaint intention, the perception of complaint barriers, and purchase levels after a service failure (Evanschitzky et al., 2011) as well as post- service failure attitudes and loyalty intentions (Mattila, 2004).

Although widely used across a variety of disciplines, there is no unified definition of affective commitment. The Table 4 below indicates some of the ways in which it has been conceptualised.

Table 4.

Examples of affective commitment definitions

Garbarino & Johnson, (1999)	Commitment (in general) is "an enduring desire to maintain a valued relationship".
Verhoef, (2003)	The affective aspect of commitment is seen as similar to psychological attachment, and is based on the loyalty and affiliation of one person in the exchange relationship to the other.
Matilla, (2004)	Affective commitment reflects the consumer's sense of belonging and involvement with a service provider and is similar to emotional bonding
Gustafsson et al., (2005), Johnson et al.,(2006)	Affective commitment is a hotter or more emotional factor that develops through the degree of reciprocity or personal involvement that a person has with a company, which results in a higher level of trust and commitment.
Jones, Reynolds, Mothersbaugh, & Beatty, (2007)	Affective commitment is the psychological attachment of an exchange partner to the other and is based on feelings of identification, loyalty, and affiliation.
Bloemer & Oderkerken-Schröder, (2007)	Affective commitment is a party's desire to continue a relationship because of the enjoyment of a relationship for its own sake. It is not based on the instrumental worth of the relationship, it is the result of a sense of loyalty and belongingness.
Evanschitzky et al., (2011)	Affective commitment consists of emotional attachment to, identification with and involvement in an organisation.

Looking across the various interpretations of affective commitment, there are commonalities that are seen as being integral to it. Affective commitment is to a greater or lesser extent seen as being a desired connection, not one of necessity; involving subjective emotional positivity towards the focal entity (liking) and involving some perceived element of reciprocity and trust. Conceivably, the interpretation of affective commitment to be applied does vary depending on the nature of the category. For example, services have aspects such as interpersonal relationships with staff providing the service that could be included in affective commitment, whereas packaged goods would not be able to leverage interpersonal relationships to the same extent in their version of affective commitment.

Based on the previous discussion of affective commitment, the definition used in this study is adapted from that used by Bloemer & Oderkerken- Schröder (2007). Affective commitment is *a party's desire to continue a relationship because of the enjoyment of a relationship for its own sake, and is not based on the instrumental worth of the relationship.*

2.4.1.1 Affective commitment and retention

Table 5 below outlines a range of studies that have explored the relationship between affective commitment and customer retention.

Table 5.

Studies examining the relationship between affective commitment and customer retention

AUTHORS	AFFECTIVE COMMITMENT→ RETENTION RELATIONSHIPS
Hennig- Thurau et al., (2002)	Affective commitment has a direct positive effect on loyalty.
Verhoef, (2003)	Affective commitment does predict churn when included with customer satisfaction.
Matilla, (2004)	Customers with high affective commitment show higher post-failure repurchase intention than customers with low affective commitment.
Fullerton, (2005)	Affective commitment fully mediates (positively) the relationship between satisfaction and repurchase intentions.
Gusstaffson et al., (2005)	Affective commitment does not predict churn when included with customer satisfaction.
Jones et al., (2007)	Affective commitment increases repurchase intentions.
Bloemer et al., (2007)	There is a significant positive relationship between affective commitment and purchase intent.
Pandit & Vilches- Montero, (2016)	Affective commitment mediates the relationship between customer satisfaction and store loyalty

Although affective commitment was found to be a mediator of the relationship between satisfaction and repurchase intentions in the studies by Fullerton (2005) and Pandit & Vilches- Montero, (2016), it is explored in the current study as a moderator for specific reasons relating to its use in business. The primary reason is to see if affective commitment can offer something to managers beyond what can be offered by satisfaction alone. From a managerial point of view, if the relationship is mediated and satisfaction causes substantial changes in affective commitment which in turn causes substantial changes in retention, there is less value in trying to increase affective commitment as it will primarily be a byproduct of satisfaction and will vary with satisfaction. If it is a moderating relationship though, affective commitment can be used as a way of decreasing the impact of satisfaction on retention, so if satisfaction drops customers can still be retained.

Looking at the studies in Table 5, it can be seen that explicit research of the moderating impact of affective commitment on the satisfaction→ retention relationship is limited. Where the direct impact of affective commitment on customer retention is explored the results are equivocal, although lean towards there being a positive relationship between affective commitment and retention.

As affective commitment involves a desire to maintain a relationship with a brand based on factors beyond instrumental performance, it is hypothesised that affectively committed customers are more likely to be retained when dissatisfied than non- affectively committed customers. Thus:

H1a: There will be a positive relationship between satisfaction and retention.

H2a: The relationship between satisfaction and retention will be moderated by affective commitment. Specifically, when satisfaction levels are low, retention levels for affectively committed customers will be higher than those for non- affectively committed customers.

2.4.1.2 Affective commitment and WOM

Table 6 below outlines a range of studies that have explored the relationship between affective commitment and WOM.

Table 6.

Studies examining the relationship between affective commitment and WOM

AUTHORS	AFFECTIVE COMMITMENT→ WOM RELATIONSHIPS
Harrison-Walker, (2001)	Affective commitment is positively related to PWOM and advocacy intentions
Hennig Thurau et al., (2002)	Affective commitment has a direct positive effect on WOM
Fullerton, (2005)	Affective commitment fully mediates the relationship between satisfaction and advocacy intentions
Bloemer et al., (2007)	There is a significant positive relationship between affective commitment and PWOM
Jones et al., (2007)	Affective commitment decreases NWOM
Yang & Matilla (2012)	Higher tie strength results in lower intention for NWOM after a service failure (tie strength shares elements with affective commitment)

As can be seen from the table above, the direct relationship between affective commitment and WOM is generally accepted as being positive. In terms of the impact of affective commitment on the satisfaction→ WOM relationship, one study has shown it to be a mediator (Fullerton, 2005), but no studies have explicitly explored the impact that affective commitment has as a moderator of the relationship. As mentioned previously, affective commitment, calculative commitment and inertia are being specifically researched as moderators in the current study due to a moderator relationship between satisfaction and consumer behaviour potentially being more valuable to management than a mediated relationship. It should also be noted that many of these studies only look at the impacts on PWOM or NWOM, not both. As people are known to produce both PWOM and NWOM about the same brand (East et al., 2007), measuring one in isolation misses describing an important aspect of consumer behaviour. PWOM and NWOM will be explored separately within this research.

As affective commitment is a more emotional form of commitment that involves a desire to maintain a relationship with a brand based on factors beyond instrumental performance, it is hypothesised that affectively committed customers are more likely to engage in PWOM when dissatisfied than non-affectively committed customers. Thus:

H1b: There will be a positive relationship between satisfaction and PWOM.

H2b: The relationship between satisfaction and PWOM will be moderated by affective commitment. Specifically, when satisfaction levels are low, PWOM levels for affectively committed customers will be higher than for non- affectively committed customers.

Conversely, it is hypothesised that affectively committed customers are less likely to engage in NWOM when dissatisfied than non- affectively committed customers. Thus:

H1c: There will be a negative relationship between satisfaction and NWOM.

H2c: The relationship between satisfaction and NWOM will be moderated by affective commitment. Specifically, when satisfaction levels are low, NWOM levels for affectively committed customers will be lower than for non- affectively committed customers.

2.4.1.3 Affective commitment and CCB

Table 7 below outlines a range of studies that have explored the relationship between affective commitment and CCB.

Table 7.

Studies examining the relationship between affective commitment and CCB

AUTHORS	AFFECTIVE COMMITMENT→ CCB RELATIONSHIPS
Bloemer et al., (2007)	There is a significant positive relationship between affective commitment and CCB
Evenschitzky et al., (2011)	Affectively committed customers exhibit higher complaint intention irrespective of the complaint barriers, they also show little change in their behaviour after a service failure, even when service recovery is unsatisfactory
Yang& Matilla (2012)	Higher tie strength was not shown to influence complaint intention
Vidal, Fenneteau, & Paché (2016)	It should be noted that this was qualitative, case study based research. • Customers with high calculative and affective commitment react to service failure with loyalty • Customers with high affective and low calculative commitment react with voice • Customers with low affective commitment and high calculative commitment react with neglect • Customers with low affective and calculative commitment resort to exit

As can be seen from the Table 7 above, studies focusing on the relationship between affective commitment and CCB are quite limited, and the results are equivocal. It is interesting to note that three of the studies found a positive relationship between affective commitment and complaint behaviour. This relationship is explained by the authors as the affectively committed customers complaining as a way of helping the company to improve its offerings, so it is not motivated by malice but actually by goodwill. The general lack of research in this area can be attributed in part to the fact that most of the noted outcomes of affective commitment focus on increases in positive behaviours such as retention, and don't explore its impact in negative situations such as complaining behaviours. From the point of view of the research being conducted for this dissertation they are also limited, as almost all of the studies looking into CCB use a service failure as the starting point, and as such are looking at a transaction-based event view of satisfaction, not a global assessment of satisfaction. The few CCB studies exploring the impact of affective commitment are also limited in their explanatory power as

they don't examine whether the complaint behaviour is value-adding complaining or value-subtracting complaining, as described by Fox (2008).

Due to the positivity of the affective commitment relationship, and the positive nature of value adding complaints, it is hypothesised that:

> H2d: Affectively committed customers will exhibit lower levels of value-subtracting complaining than non- affectively committed customers.

2.4.1.4 Affective commitment and SOW

Two studies have explored the relationship between affective commitment and SOW (Matilla, 2006; Verhoef, 2003), both of which concluded that affective commitment is positively related to SOW. No studies could be found that explored the moderating impact of affective commitment on the relationship between satisfaction and SOW, but as affective commitment involves a desire to maintain a relationship with a brand based on factors beyond instrumental performance, it is hypothesised that affectively committed customers are more likely to maintain a higher level of SOW when dissatisfied than non- affectively committed customers. Thus

> H1d: There will be a positive relationship between satisfaction and SOW.
>
> H2e: The relationship between satisfaction and SOW will be moderated by affective commitment. Specifically, when satisfaction levels are low, SOW levels for affectively committed customers will be higher than for non- affectively committed customers.

2.4.2 Calculative commitment

As with affective commitment, calculative commitment is proposed as a relationship type that helps to explain why people repeatedly purchase a brand. In contrast to affective commitment, which is seen as a more emotional connection where a person desires to continue a relationship because of the enjoyment of a relationship for its own sake (Bloemer & Oderkerken- Schröder, 2007), calculative commitment has been defined as "the state of attachment to a partner cognitively experienced as a realisation of the benefits sacrificed and the losses incurred if the relationship were to end" (Gilliland & Bello, 2002 p28). As a result of this route to repeat purchase, calculatively committed people can repeat purchase whilst concurrently holding negative perceptions about a product or service, exhibiting opportunistic behaviours and searching for alternative providers (Yanamandram & White, 2010; Gilliland & Bello, 2002).

The defining characteristic of calculative commitment is seen as the rational weighing of factors that impact a customer when changing from one product or service to a competitive offering, and across

both the consumer and B2B literature these factors are referred to as switching costs (Yanamandram & White 2010; Jones, et al., 2007; Colgate & Lang, 2001). These costs are seen as spanning the period from the actual moment of deciding to look at alternative providers right through to use of a new product or service (Yanamandram & White, 2010). Although the definitions and categorisations tend to vary across the literature, switching costs generally fall into a number of discrete categories. These include:

- **Learning costs**: the time and effort that needs to be expended when learning how to use a new product or service due to each one's inherent idiosyncrasies (Yanamandram & White, 2010; Burnham, Frels, & Mahajan, 2003; Jones et al., 2007).
- **Uncertainty costs**: the psychological impact of leaving a product or service that has a known level of performance for a new product or service with an unknown level of performance (Yanamandram & White, 2010; Burnham et al., 2003; Colgate & Lang 2001).
- **Benefit loss**: the loss of specific or unique benefits that a customer receives from a product or service provider. These are often built up over time and are in excess of the minimum expectations generally offered (Yanamandram & White, 2010; Burnham et al., 2003; Jones et al., 2007).
- **Evaluation costs**: the time and effort that needs to be expended to gather information on competitive offerings and assess their appropriateness (Yanamandram & White, 2010; Burnham et al., 2003; Jones et al. 2007; Colgate & Lang 2001).
- **Sunk costs**: these represent non- recoupable costs that a person has put into the current provider of a service or product. They can be both financial and time and effort related (Yanamandram & White, 2010; Burnham et al., 2003; Colgate & Lang, 2001).
- **Social costs**: the loss of personal relationships built up through the repeated use of the product or service. (Burnham et al., 2003; Jones et al., 2007). Although this is a switching cost to be weighed when assessing the impacts of leaving a current product or service provider, this cost is more commonly associated with affective commitment due to its focus on relationships

Although seen as conceptually discrete, these switching costs have also been combined into groups by certain researchers in an effort to better describe the varying effects they have on consumer behaviour. One of the ways of grouping them is into positive sources of constraint such as benefit loss and social costs, and negative sources of constraint such as sunk costs, evaluation costs and uncertainty costs (Jones et al., 2007; Nagengast et al., 2014).

As affective commitment is being addressed as a separate construct within this research, the definition of calculative commitment to be used will exclude any affective component such as social costs. In this way it is similar to the view expressed by Wallace (1997) that calculative commitment is affectively

neutral. This leads to a definition of calculative commitment that is adapted from those used by Gilliland and Bello (2002) and Wallace (1997), that *calculative commitment is an affectively neutral form of attachment to a partner cognitively experienced as a realisation of the instrumental losses incurred if the relationship were to end.*

In addition to the weighing of switching costs, some researchers believe that the attractiveness of alternatives also plays a role in creating a calculatively committed relationship style (Keiningham et al., 2015). The rationale behind this is that calculative commitment could be the result of a perceived lack of alternatives or the low performance of known alternatives as opposed to the superior performance of the incumbent (Colgate & Lang, 2001). This view though has been challenged both theoretically and as a result of research findings. Gilliland and Bello (2002) in their research argued for the omission of attractiveness of alternatives as a component of calculative commitment in preference for a construct that measured perceived sacrifice, as they believed that alternative attractiveness confounded the notion of sacrifice. Sacrifice, they argued, more closely resembles the investment-based view of loyalty. Although not explicitly mentioned, it could be argued that the concept of sacrifice also inherently contains the concept of alternatives. This is because sacrifice is essentially a difference measure, one cannot talk about potential sacrifice without weighing what one has now and what one will have afterwards.

Calculative commitment is noted as affecting a range of behaviours towards companies, although the strength and consistency of the findings are variable. It has been shown in some situations as having a negative effect on PWOM (Fullerton, 2005; Beatty et al., 2012), a positive effect on retention (Gustafsson et al.,2005) and to increase NWOM (Jones et al., 2007; Beatty et al., 2012). Other studies, such as that by Gruen, Summers & Acito (2000), explored the relationship between calculative commitment and retention and did not find a significant relationship. Some of the variability in these findings could potentially be ascribed to the fact that people can exhibit high levels of calculative commitment and affective commitment at the same time (Jones et al., 2007; Matilla, 2007; Fullerton, 2005; Vidal, Fenneteau, & Paché 2016), and the interplay between these two can affect consumer behaviours such as word of mouth.

2.4.2.1 Calculative commitment and retention

Table 7 below outlines a range of studies that have explored the relationship between calculative commitment and retention.

Table 8.

Studies of calculative commitment and retention

AUTHORS	FINDINGS
Gruen et al., (2000)	Did not find a significant relationship between calculative commitment and retention.
Gustafsson et al., (2005)	Calculative commitment has a consistent negative effect on churn.
Fullerton, (2005)	• Calculative commitment is positively related to repurchase intentions. • The relationship between calculative commitment and repurchase intentions was not significant when satisfaction was included in the model.
Jones et al., (2007)	Calculative commitment is positively associated with repurchase intentions, but only in the sample that had a negative relationship with the focal firm. This means that calculative commitment was successful in dissuading dissatisfied customers from leaving.
White & Yanamandram, (2007)	Calculative commitment is positively associated with repurchase intentions.
Lee & Romaniuk, (2009)	Customers who perceive high switching costs have low intentions to leave a brand.
Vidal, Fenneteau, & Paché (2016)	It should be noted that this was qualitative, case study based research. • Customers with high calculative and affective commitment react to service failure with loyalty • Customers with high affective and low calculative commitment react with voice • Customers with low affective commitment and high calculative commitment react with neglect • Customers with low affective and calculative commitment resort to exit

The majority of studies reviewed have shown a positive relationship between calculative commitment and retention of customers. In terms of the influence that calculative commitment exerts on the satisfaction→ retention relationship, only the Fullerton (2005) study explores this, and found the relationship between calculative commitment and repurchase intentions was not significant when satisfaction was included in the model.

As calculative commitment is a function of the perceived costs of leaving, it is most likely to impact those who have a reason to want to leave, such as those with low satisfaction levels. Thus, it is hypothesised:

> H3a: The relationship between satisfaction and retention will be moderated by calculative commitment. Specifically, when satisfaction levels are low, retention levels for customers with high calculative commitment will be higher than for customers with low calculative commitment.

2.4.2.2 Calculative commitment and WOM

Table 9 below outlines a range of studies that have explored the relationship between calculative commitment and WOM.

Table 9.

Studies of calculative commitment and WOM

AUTHORS	FINDINGS
Fullerton, (2005)	Calculative commitment is negatively related to advocacy intentions.
Jones et al., (2007)	Calculative commitment is positively associated with NWOM, but only in the sample that had a positive relationship with the focal firm.
Bloemer et al., (2007)	Calculative commitment is negatively related to PWOM.
Lee & Romaniuk, (2009)	The study divided the sample into four categories based on two factors: perceived switching costs and switching intentions. The findings were that: • Customers with high perceived switching costs are more likely to engage in PWOM than those with low perceived switching costs • Customers with high perceived switching costs are more likely to engage in NWOM than those with low perceived switching costs • Customers with high perceived switching costs and low switching intentions engaged in the most PWOM • Customers with high perceived switching costs and low switching intentions have the highest proportion of PWOM givers.
Beatty et al., (2012)	• Calculative commitment is negatively associated with PWOM, • Calculative commitment is positively associated with NWOM • Calculative commitment is positively associated with silent endurance.

Looking at these studies, it can be seen that most of them have results that show calculative commitment to be positively associated with NWOM and negatively associated with PWOM. The only exception to this is the study by Lee & Romaniuk (2009) which questioned both of these relationships. It did so by showing results which indicated that it is possible for people who are experiencing high perceived switching costs to give greater PWOM than those with lower perceived switching costs. This is due to the fact that some people who experience high perceived switching costs have a very low intention to leave. Essentially, they are there through choice, not as a result of the high switching costs, and this is what stimulates the PWOM levels. This interplay between calculative commitment and WOM leads to the next set of hypotheses.

Based on the nature of calculative commitment restricting leaving as a result of dissatisfaction, and NWOM being a way of venting emotions (Kowalski, 1996), it is hypothesised that customers with high calculative commitment are more likely to give NWOM when dissatisfied than customers with low calculative commitment. Thus:

> H3b: The relationship between satisfaction and NWOM will be moderated by calculative commitment. Specifically, when satisfaction levels are low, NWOM levels for customers with high calculative commitment will be higher than for customers with low calculative commitment.

2.4.2.3 Calculative commitment and CCB

As NWOM is dealt with in the WOM section, the only other forms of CCB in this research involve complaining directly to the focal firm or a third party such as a consumer advocate organisation. Within these parameters, only two studies were found that explored the relationship between calculative commitment and complaining behaviour, and the results were equivocal.

One study by Bloemer et al. (2007) found a negative relationship between calculative commitment and intention to complain. It should be noted that the construct for complaining involved four items: two relating to NWOM , one relating to complaining to the focal company directly and one relating to complaining to a third party organisation. The second study by Vidal, Fenneteau, & Paché (2016) found that customers with high affective commitment and low calculative commitment reacted to service failure incidents with voice. This positive relationship between calculative commitment and CCB could be confounded by the high levels of affective commitment concurrently experienced. It should also be noted that this study was based on a limited range of qualitative case study interviews.

As calculative commitment is more focused on a rational assessment of the costs of leaving a focal firm, and less based on positive affect towards that firm, it is hypothesised that when dissatisfied, customers with high calculative commitment will be less likely to complain in a way that benefits the focal company. Thus:

> H3c: Customers with high calculative commitment will exhibit higher levels of value- subtracting complaining than customers with low calculative commitment.

It should be noted that the hypotheses relating to CCB have been deliberately framed as direct effects between relationship type and complaint behaviours rather than the moderating effect of relationship type impacting the relationship between satisfaction and complaining behaviours. The reason for this is that complaining behaviours inherently come from people experiencing dissatisfaction, meaning that any analysis involving satisfaction scores would experience a marked restriction of range. Put another way, a hypothesis exploring the moderating impact of relationship type on the satisfaction → consumer complaint behaviour relationship would require there to be a group of highly satisfied complainers, and this is not likely.

2.4.2.4 Calculative commitment and SOW

Only two studies were found exploring the relationship between calculative commitment and share of wallet. The studies were conducted by Verhoef et al. (2001) and Mattila (2006) and both of them found that there was no significant relationship between calculative commitment and SOW. These results though could be the result of satisfaction levels being a confounding variable that was overlooked.

As the impact of calculative commitment is generally accepted as a constraint to leaving, and therefore would also restrict changes in SOW when a customer is motivated to reduce it as a result of dissatisfaction, it is hypothesised that the impact of satisfaction on SOW will be less for people with high calculative commitment than for those with low calculative commitment.

> H3d: The relationship between satisfaction and SOW will be moderated by calculative commitment. Specifically, when satisfaction levels are low, SOW levels for customers with high calculative commitment will be higher than for customers with low calculative commitment.

2.4.3 Inertia

Although a group of customers who repeatedly buy the same brand over time are exhibiting homogenous behaviour, their motivations for doing so have been found to differ greatly. One group of customers who repeatedly buy the same brand exhibit a wide variety of positive predispositions towards the brand including positive evaluations of performance, affective commitment and motivated intentions to repurchase the brand in the future (Oliver, 1999). On the other end of the spectrum though are customers who have been found to repurchase the same brand over time, but invest little or no thought into the process, and can even have negative evaluations of the brand's performance. These customers are now seen as a defined group within a brand's customer base, that is, a group exhibiting inertia (White & Yanamandram, 2004; Zeelenberg & Pieters, 2004.)

The definition of consumer inertia to be applied in the current study is based on that used by Zeelenberg & Pieters (2004), who define consumer inertia *as a lack of motivation to perform goal directed behaviours*. This approach to product consumption can see consumers who are experiencing inertia repeatedly purchase the same product in a non-conscious fashion as it allows them to avoid the effort of making product comparisons, learning new routines and ultimately making purchasing decisions (Huang & Yu, 1999; Gounaris & Stathakopoulos, 2004; White & Yanamandram, 2004). As a result of this process, it has been observed that customers exhibiting inertia do not even need to be satisfied with a product or its performance to keep purchasing it (Zeelenberg & Pieters, 2004).

As customers experiencing inertia can repeatedly purchase a brand that they may or may not be satisfied with, the concepts of consumer inertia and calculative commitment have some similarities, and in some cases have been used interchangeably by researchers (Yanamandram & White, 2010). The primary concept that serves to differentiate these constructs though is that of motivation. Customers exhibiting calculative commitment are seen as having gone through an evaluative process that weighed the costs and benefits of switching brands before deciding to stay with the incumbent (Gilliland & Bello, 2002), whereas customers experiencing inertia do not undertake an evaluative process, they stay with the incumbent brand due to a lack of effort or goal directed behaviour (Zeelenberg & Pieters, 2004). Research by Yanamandram and White (2010) further emphasised that inertia and calculative commitment are distinct constructs through their research showing that switching costs affect inertia and calculative commitment differently.

2.4.3.1 Inertia and retention

Although inertia has at its core a predisposition to not expend the mental effort of assessing alternatives, and should therefore result in maintaining the status quo, the link between inertia and retention has not been definitively established. A study by Ranaweera & Neely (2003) is often noted in this respect, as it did not find a significant relationship between inertia and customer retention. A study by Lee & Neale (2012) also explored the relationship between inertia and retention, but viewed inertia as moderating the relationship between switching costs and retention. The study found that for customers exhibiting high inertia and indifference (perceiving a lack of differentiation amongst competitive offerings), switching costs do not significantly influence their intention to remain with a brand. Although not empirically tested, the model proposed by White and Yanamandram (2007) proposed that there would be a positive relationship between inertia and the repurchase intentions of dissatisfied customers.

Based on the impact of inertia being to reduce goal oriented behaviour, and leaving a firm as a result of dissatisfaction being a form of goal oriented behaviour, it is hypothesised that consumers who have high inertia will be less likely to leave a firm due to dissatisfaction than those experiencing low levels of inertia. Thus:

> H4a: The relationship between satisfaction and retention will be moderated by consumer inertia. Specifically, when satisfaction levels are low, retention levels for customers with high inertia will be higher than for customers with low inertia.

2.4.3.2 Inertia and WOM

In terms of the relationship between inertia and WOM, findings are again limited. The Lee & Neale study (2012) referred to earlier found that high inertia/ indifferent customers with high switching costs produce greater amounts of PWOM and lower amounts of NWOM. The inclusion of switching costs, highly related to calculative commitment, does confound this relationship when looking specifically at inertia.

Based on the general impact of inertia on a consumer's behaviour being similar to that of calculative commitment, in that it tends to create a barrier to leaving for those who want to do so, it is hypothesised that inertia's impact on NWOM will be similar. Due to inertia restricting people leaving as a result of dissatisfaction, and NWOM being a way of venting emotions (Kowlaski, 1996), it is hypothesised that customers with high inertia are more likely to give NWOM when dissatisfied than customers with low inertia. Thus:

> H4b: The relationship between satisfaction and NWOM will be moderated by inertia. Specifically, when satisfaction levels are low, NWOM levels for customers with high inertia will be higher than for customers with low inertia.

Due to one of the core concepts of inertia being a lack of motivation, it is hypothesised that:

> H4c: The relationship between satisfaction and PWOM will be moderated by inertia. Specifically, when satisfaction levels are low, PWOM levels for customers with low inertia will be higher than for customers with high inertia.

2.4.3.3 Inertia and CCB

The relationship between CCB and inertia is again one that has produced equivocal results, with some of this due to definitional issues. The Zeelenberg & Pieters (2004) study is a prime example, as the constructs of inertia and complaint behaviours were included, but inertia was defined by a lack of response, so inertia and complaining were seen as mutually exclusive. A study by Yanamandram and White (2004) did explore the relationship between CCB and inertia, however this study focussed exclusively on dissatisfied customers in the financial services sector and found that there was no significant relationship between the two constructs.

Again, based on one of the core concepts of inertia being a lack of motivation or goal directed behaviour, and complaining through inappropriate channels requiring less effort and motivation, it is hypothesised that:

> H4d: customers with high inertia will exhibit higher levels of value-subtracting complaining than customers with low inertia

2.4.3.4 Inertia and Share of Wallet

No studies were found that explored the relationship between inertia and share of wallet. As the definition of inertia revolves heavily around a lack of effort or motivation to explore alternatives, it would be likely that inertia and SOW are positively related in categories where purchasing extra products from the incumbent firm, such as buying groceries from your primary supplier, requires less effort than purchasing them from another firm. It would also follow that people with inertia are less likely to react to dissatisfaction through reducing their spend with the incumbent, as that requires goal directed behaviour and effort similar to that required to leave a firm.

Based on this, it is hypothesised that consumers who have high inertia will be less likely to reduce their SOW with a firm due to dissatisfaction than those who have low inertia. Thus:

> H4e: The relationship between satisfaction and SOW will be moderated by inertia. Specifically, when satisfaction levels are low, SOW levels for customers with high inertia will be higher than for customers with low inertia.

2.4.3.5 Summary of hypotheses

The tables below summarise the hypotheses that have been generated throughout Chapter 2. Each of these have been broken into subsets based on the relationship type explored.

Table 10.1

Fundamental relationship hypotheses

H1a: There will be a positive relationship between satisfaction and retention.
H1b: There will be a positive relationship between satisfaction and PWOM
H1c: There will be a negative relationship between satisfaction and NWOM.
H1d: There will be a positive relationship between satisfaction and share of wallet

Table 10.2

Affective commitment hypotheses

H2a: *The relationship between satisfaction and retention will be moderated by affective commitment*. Specifically, when satisfaction levels are low, retention levels for affectively committed customers will be higher than that for non- affectively committed customers.
H2b: *The relationship between satisfaction and PWOM will be moderated by affective commitment.* Specifically, when satisfaction levels are low, PWOM levels for affectively committed customers will be higher than for non- affectively committed customers.
H2c: *The relationship between satisfaction and NWOM will be moderated by affective commitment.* Specifically, when satisfaction levels are low, NWOM levels for affectively committed customers will be lower than for non- affectively committed customers.
H2d: Affectively committed customers will exhibit lower levels of value-subtracting complaining than non- affectively committed customers.
H2e: *The relationship between satisfaction and SOW will be moderated by affective commitment*. Specifically, when satisfaction levels are low, SOW levels for affectively committed customers will be higher than for non- affectively committed customers.

Table 10.3

Calculative commitment hypotheses

H3a: *The relationship between satisfaction and retention will be moderated by calculative commitment*. Specifically, when satisfaction levels are low, retention levels for customers with high calculative commitment will be higher than for customers with low calculative commitment
H3b: *The relationship between satisfaction and NWOM will be moderated by calculative commitment.* Specifically, when satisfaction levels are low, NWOM levels for customers with high calculative commitment will be higher than for customers with low calculative commitment.
H3c: Customers with high calculative commitment will exhibit higher levels of value- subtracting complaining than customers with low calculative commitment.
H3d: *The relationship between satisfaction and SOW will be moderated by calculative commitment.* Specifically, when satisfaction levels are low, SOW levels for customers with high calculative commitment will be higher than for customers with low calculative commitment.

Table 10.4

Inertia hypotheses

H4a: *The relationship between satisfaction and retention will be moderated by consumer inertia.* Specifically, when satisfaction levels are low, retention levels for customers with high inertia will be higher than for customers with low inertia.
H4b: *The relationship between satisfaction and NWOM will be moderated by inertia.* Specifically, when satisfaction levels are low, NWOM levels for customers with high inertia will be higher than for customers with low inertia.
H4c: *The relationship between satisfaction and PWOM will be moderated by inertia.* Specifically, when satisfaction levels are low, PWOM levels for customers with low inertia will be higher than for customers with high inertia.
H4d: Customers with high inertia will exhibit higher levels of value-subtracting complaining than customers with low inertia customers
H4e: *The relationship between satisfaction and SOW will be moderated by inertia.* Specifically, when satisfaction levels are low, SOW levels for customers with high inertia will be higher than for customers with low inertia.

2.5 Summary

This chapter attempts to better explain the connection between customer satisfaction and consumer behaviour through exploring the impact of customer relationship types.

Firstly, the range of consumer behaviours impacted by customer satisfaction is broadened to include retention, positive word-of-mouth, negative word-of-mouth and share of wallet. This is in contrast to the majority of studies of customer satisfaction that focus on its impact on a single customer behaviour such as retention. It is anticipated that the impact of customer satisfaction and will vary across each of these consumer behaviours.

Secondly, the impact of customer relationship type is introduced. Customer relationship types within the current study have been deliberately adjusted to include the more commonly used affective and calculative commitment as well as inertia. It is anticipated that the impact of each of these relationship types will vary based on the consumer behaviour being researched.

Table 11.1 below summarises the relationship types explored in this chapter, and highlights the fundamental differences between them.

Table 11.1

An outline of the relationship types used in this study

RELATIONSHIP TYPE	DEFINITION	DEFINING CHARACTERISTICS
Affective commitment	A party's desire to continue a relationship because of the enjoyment of a relationship for its own sake, and is not based on the instrumental worth of the relationship (Bloemer & Oderkerken- Schröder, 2007).	It is an active form of relationship in that it is a desired connection based on a non-economic aspect of the product or service offering.
Calculative commitment	An affectively neutral form of attachment to a partner cognitively experienced as a realisation of the instrumental losses incurred if the relationship were to end *(*Gilliland & Bello, 2002; Wallace,1997).	It is an active form of relationship in that it is a choice to remain with a product or service provider as the result of rationally assessing the benefits sacrificed and the losses incurred if the relationship were to end.
Inertia	A lack of motivation to perform goal directed behaviours Zeelenberg & Pieters (2004).	It is an inactive form of relationship in that it is the result of a lack of involvement in assessing options and alternatives. In this way it varies fundamentally from affective commitment and calculative commitment, both of which involve active assessment of some aspect of the product or service offering.

Based on these anticipated relationships, a range of hypotheses were advanced. The following chapter explores the methodological implications of testing these hypotheses, and how these will impact the research for the current study.

CHAPTER 3

METHODOLOGICAL CONSIDERATIONS

3.1 Introduction

The purpose of this study is to understand the impact that certain relationship types (affective commitment, calculative commitment and inertia) have on the relationship between satisfaction and a range of specific consumer behaviours (customer retention, SOW, WOM and CCB). The purpose of this chapter is to outline the most appropriate way to undertake this study. In broad terms, this will involve three aspects:

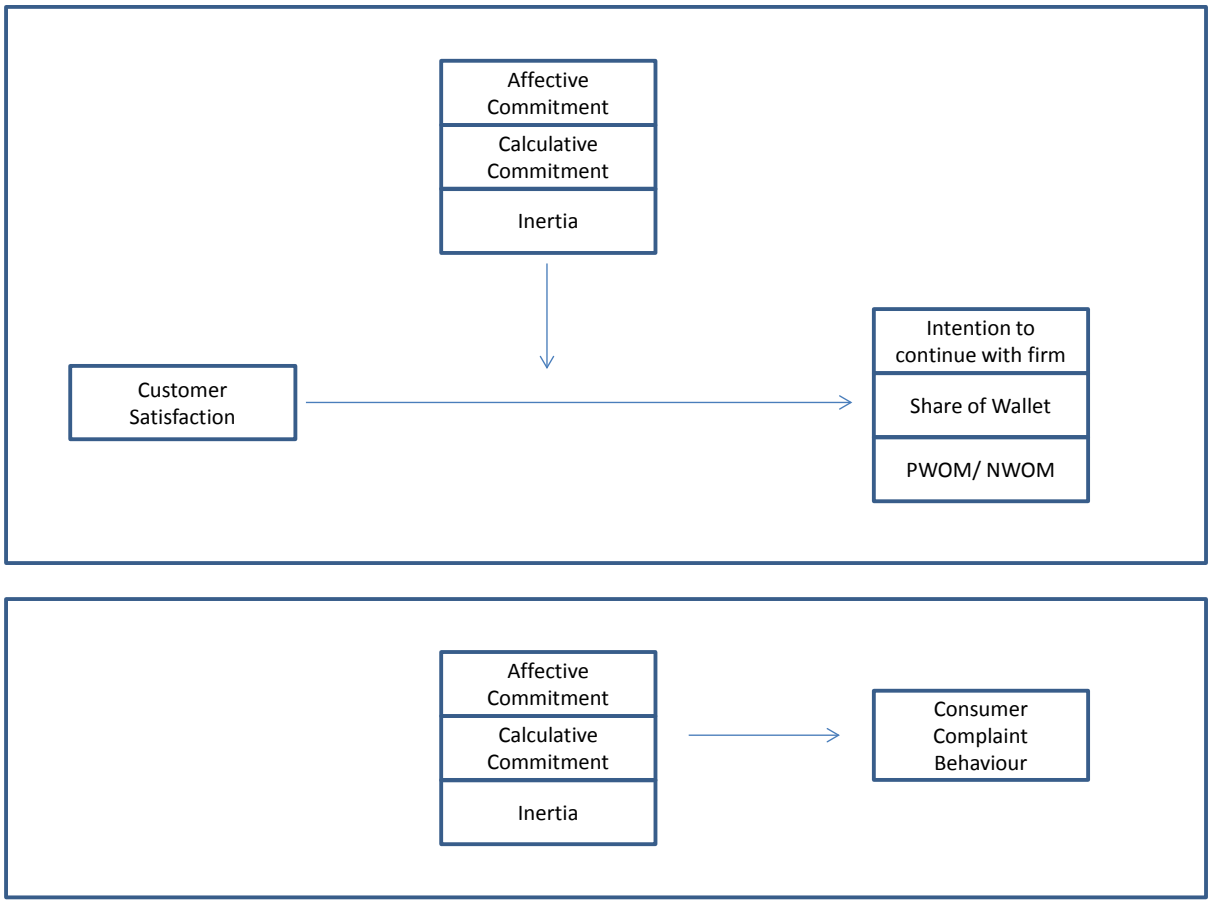
- Accurately measuring the constructs contained within the model
- Accurately quantifying the relationships between the constructs contained within the model
- Choosing an appropriate sample to use for the research

Each of these three areas will be explored in more detail in the following sections.

3.2 The models revisited.

Although previously outlined, prior to exploring the methodological options associated with the proposed research it is instructive to revisit the models that are being tested.

Figure 3. Proposed models underlying this research



3.3 Ensuring the appropriateness of measures used within the model

In order to increase the accuracy of construct measurement within this study, pre-existing measures with known validity and reliability will be utilised. These measures were also chosen due to the fact that they have been specifically designed for and used within a business context. This avoids some of the issues surrounding the use of commitment measures designed for organisational psychology research, as discussed in Chapter 2. Even with the use of pre-existing measures, each of these constructs has its own set of challenges that affect its precise measurement and the nature of the relationships it has with other variables. These are outlined in the following sections, along with responses to these issues that will impact the research design.

3.3.1 Customer satisfaction

Across the customer satisfaction studies outlined in the literature review, a number of issues were identified as potentially affecting the results of any satisfaction research, especially those which seek to identify relationships between customer satisfaction and other variables. The most commonly mentioned sources of error variance in satisfaction research were:

- The conceptualisation of the satisfaction construct
- Whether satisfaction is measured as a single item or multi- item measure
- The potentially non- linear shape of the satisfaction - DV function

Each of these will be discussed on the following sections, and specific approaches to mitigating the impact of these issues within the current study outlined.

The conceptualisation of the satisfaction construct

As outlined in Chapter 2, a wide variety of conceptualisations of satisfaction are used within the literature, but they tend to fall into two broad categories: process- based definitions and outcome-based definitions (Oliver, 1999; Yi, 1990).

As the current study is focussing on the moderators of the relationship between satisfaction and outcomes such as retention, it is not necessary to understand what creates satisfaction (the antecedents) as the focus is on the consequences of satisfaction. For this reason an outcome- based definition of satisfaction is to be utilised, that is, customer satisfaction is defined as a customer's overall evaluation of the performance of an offering to date (Johnson & Fornell, 1991).

Another area of satisfaction conceptualisation that can affect the outcomes of satisfaction research is whether satisfaction is conceived as a transaction-based event (such as after individual interactions with a company) or as a cumulative evaluation of the company to date (essentially a global score that is a function of all previous interactions) (Gupta & Zeithaml, 2006). For the purposes of this study,

satisfaction is to be viewed as a cumulative evaluation of the company to date. This has been done previously in a wide variety of research such as that outlining the relationship between satisfaction and retention (Mittal & Kamakura, 2001; Seiders et al., 2005; Gustaffson et al., 2005).

Whether satisfaction is measured as a single item or multi- item measure

Across studies focussing on satisfaction, it is regularly measured as both a single item measure and a multi-item measure. For example, a recent meta- analysis of the satisfaction→ loyalty relationship by Kumar et al. (2013) showed that of the papers exploring the relationship between satisfaction and loyalty intentions, 16 used single item measures and 8 used multi- item measures. For the purposes of this study a two- item measure of satisfaction used by Keiningham et al. (2007) will be utilised. Both of these items capturing interval level data, measured on an 11 point scale. The inclusion of a multi-item measure of satisfaction allows for both a single item and multi-item approach to be pursued if necessary. A table outlining the measures used is included at the end of this section.

The potentially non- linear nature of the satisfaction→ DV relationship

A meta- analysis by Kumar et al. (2013) noted that whilst the majority of studies find a linear relationship between satisfaction and intentions (such as repurchase and PWOM), there are a number that have found non-linear relationships. In order to allow for this possibility in the current research, it is planned that shape of each satisfaction- dependent variable distribution will be observed, and if it is non-linear, approaches that capture non-linear relationships within tests will be applied.

3.3.2 Affective commitment

Across studies utilising an affective commitment construct, content validity, reliability and discriminant validity were the most commonly mentioned areas of methodological consideration. In order to use an affective commitment construct that satisfies requirements in these areas, the current study will utilise one that has already been used in previous research and shown to be valid. Within this research the measures used to capture affective commitment will be taken from Evanschitzky (2011). The three items used captured interval level data, measured on an 11 point scale. As the pre-existing measures of affective commitment will be applied in a new context/ industry, it will be adapted slightly and as such will require additional steps to ensure its reliability and validity. The additional scale purification methods applied to operationalise the latent variables from the survey measures will include use of the Average Variance Extracted (AVE) approach (Fornell & Larcker, 1981).

3.3.3 Calculative commitment

In choosing a measure of calculative commitment for this study, a distinction is being drawn between measures of calculative commitment and measures of switching costs. Many studies purporting to measure calculative commitment use measures of individual switching costs and aggregate them, such

the study by Verhoef (2002). Conceptually this approach would suffer from the same issues as process-based definitions of satisfaction in that a researcher has to decide on a set of contributing factors (switching costs). Through limiting the set of contributing factors a researcher pursuing this approach would not be allowing for the fact that consumers can see a wide variety of switching costs potentially beyond those that the researcher might arbitrarily define for them. The measures of calculative commitment chosen for this study have been adapted from Jones et al. (2007) as they measure the overall perception of calculative commitment, as opposed to the switching costs which generate that perception. The four items used captured interval level data, measured on an 11 point scale.

3.3.4 Inertia

Discriminant validity and content validity are particularly important with measures of inertia, as one of the noted issues in its measurement is that it is often captured in a way that makes it indistinguishable from calculative commitment. The reason behind this is that the behaviour of calculatively committed customers and customers experiencing inertia has been noted as very similar (Gilliland & Bello, 2002; Huang & Yu, 1999).

In order to ensure the use of valid and reliable measures, the current study will use those which have been utilised previously by Yanamandram and White (2010) and found to not only be reliable and valid, but to also accurately discriminate between inertia and calculative commitment. The three items used captured interval level data, measured on an 11 point scale. Through the use of the AVE approach (Fornell & Larcker, 1981), discriminant validity will be established within this study.

3.3.5 Retention

When undertaking customer retention research, especially that which seeks to uncover relationships with customer satisfaction, a decision needs to be made regarding whether to use an intentional measure of retention or actual retention data. Utilising actual retention data requires a research design that captures data at two points in time, with data from the second point in time providing the retention information. As the current study is cross-sectional in design with data being captured at only one point in time, an intentional measure of retention must be used. Another reason for the using an intention to continue measure to indicate retention is that due to the nature of the purchasing arrangement in the category, there is no data available to the focal company to indicate that a customer is "retained". This is due to customers making multiple purchases throughout the year with long intervals in between. During these non-purchasing intervals it is only the customer's intention to repurchase that indicates that they are effectively retained as a customer. In light of this, the specific measure to be used in the current study is drawn from the study by Keiningham et al. (2007). The single item measure used captured interval level data, measured on an 5 point scale (see table 11.2, p66).

3.3.6 Share of Wallet

Across research into SOW there is general agreement that it is the percentage of total category spend that a customer allocates to a specific firm within a category (Cooil et al., 2007). In terms of its measurement, there are a number of sources of potential error. The main ones are that it relies on self-report data, and how the proportion of spend within a category is calculated.

As noted in chapter 2, in the consumer space there are currently few options available to researchers other than to use self-reported data for SOW. This is because a single company can only know what spend an individual customer has with them, not what that customer spends with other companies in the category. It is this spend beyond the focal company that requires self-reporting which can be inaccurate.

The second potential source of error is how the proportion of spend in the category is calculated. There are two ways this is generally done within the research: by asking consumers what proportion of category spend (expressed as a percentage) they have with each competitor (Baumannet al., 2005; Matilla, 2006; Keiningham et al., 2007) and by asking for the actual amount of spend with each competitor, aggregating it and calculating a proportion for each competitor (Cooil et al., 2007).

For the purposes of this research, the measure used by Keiningham et al. (2007) will be adapted. This involves asking people to nominate their percentage of spend within the category that is allotted to the focal company. This measure captures ratio level data from 0% to 100%. The reason this is done in preference to asking for the actual amounts spent with each competitor is that people's knowledge of specific dollar amounts would be low, and therefore prone to inaccuracy.

3.3.7 Word of Mouth

WOM research has a number of areas to it that are noted as potentially affecting the nature of the results. Those most commonly noted in the literature include:

- The domains that are used to measure WOM
- The use of intentional measures versus historical measures of WOM activity

Measures used to capture WOM vary greatly across the research reviewed, and much of this is related to the domains used to represent WOM. The work of Harrison-Walker (2001) has influenced much of the WOM research conducted since it was released, with its finding that WOM consists of two primary domains: WOM activity and WOM praise. These measures though focus only on PWOM and do not have an NWOM component despite the fact that WOM can be either positive, negative or neutral (Anderson 1998). As a number of hypotheses in this study relate to NWOM, the measures used must include both PWOM and NWOM measures.

The second area of consideration when choosing an appropriate measure for WOM is whether to use one that is based on intention to spread WOM, such as in the studies by Reichheld (2003) and Lee and Romaniuk (2009), or actual instances of spreading WOM such as in the studies by East, Hammond and Wright (2007). For the purposes of this study, an intentional measure of WOM adapted from Lee and Romaniuk (2009) has been used. This has been done for two reasons.

The first is that engaging in WOM activity is done infrequently, and as such recalling instances of WOM over previous periods of time is a difficult task for respondents to do accurately due to memory decay. Adding another layer of error to the practice of recalling WOM instances is the fact that asking people to recall their WOM activity is potentially impacted by recall bias (Lee & Romaniuk, 2009).

The second major reason for using intentional measures of PWOM and NWOM relates to the situations in which word-of-mouth is offered. As noted by East et al. (2007), the most common situation for a person to offer word-of-mouth is when asked for their opinion. Through using a measure which asks people what they would say when asked for their opinion, it is proposed that the measure is more valid as it is more closely related to the real world WOM situation (Lee & Romaniuk 2009). Both PWOM and NWOM were measured on an 11 point scale which captured interval level data.

3.3.8 Consumer Complaint Behaviour

Consumer Complaint Behaviour has been defined and operationalised in a number of ways in previous research. The two main areas where studies differ relate to what behaviours researchers believe constitute a consumer complaint and how these complaining behaviours are broken into a meaningful taxonomy.

As outlined in Chapter 2, many of the areas noted as reactions to CCB are dealt with as separate conceptual categories within this research. The impact of this is that NWOM, reducing SOW and ending a relationship with a company are not included as examples of CCB. This means that CCB for the purposes of this research will be limited to complaining directly to the relevant company or complaining via third parties (such as consumer advocacy organisations). This is a modified version of the definition of public complaining used by Fox (2008).

A second aspect of discussion amongst CCB researchers is how to further classify complaint behaviours in a meaningful way. The current research will apply a taxonomy used by Fox (2008) that delineates CCB into two basic forms: value adding complaining and value subtracting complaining. As a result, measures used in this research to capture CCB will be adapted from those used by Fox (2008) where respondent's complaining behaviours were captured by offering participants a list of pre-coded options to choose from. The options presented to participants in the current study will capture both the recipient of the complaint, for example, the focal company, and the specific channel used to make the complaint, such as to frontline staff. All of the options used will then be coded into either value-adding or value- subtracting categories based on their ability to satisfy the definitions of value-adding and value- subtracting complaining. This will be done in conjunction with input from the focal company used to undertake the research.

The reason for including input from the focal company is because the variety of channels available to a customer when complaining, and the ability of these to add value to a firm, are specific to the individual firm. For example, one firm might have the capacity for complaints to frontline staff to be dealt with by the staff member taking the complaint, thus allowing them to be effectively handled. This would make complaints to frontline staff a form of value-adding complaining. If the complaints could not be dealt with by the frontline staff member, it would be an example of value-subtracting complaining.

3.3.9 Summary of measures used in the current research

The measures used to capture the independent, moderating and dependent variables within this research are outlined in Table 11.2. This summary also includes the source of the measures, as well as the actual items used within the survey.

Table 11.2

Measures used in this research

CONSTRUCT BEING MEASURED	ADAPTED FROM	SCALE USED
Satisfaction	Keiningham, Cooil, Aksoy, Andreassen, & Weiner, (2007)	1. Taking into account your total experience, overall, how satisfied are you with [Company Name]? (0-10 scale) 2. How well has [Company Name] met your expectations? (0-10 scale)
Retention	Keiningham, Cooil, Aksoy, Andreassen, & Weiner, (2007)	1. Six months from now, how likely are you to still be using [Company Name]? (1-5 scale)
Share of wallet	Keiningham, (2007)	1. And what percentage of your total spend on automotive accessories, spare parts and tools would you have spent with the following providers? *Participants were able to directly type in a percentage representing SOW for a specific brand. Survey logic ensured that all percentages added to 100%*
Word-of-mouth	Lee & Romaniuk, (2009)	1. If someone were to ask you, you would recommend [Company Name] to him/her. (0- 10 scale) 2. If someone were to ask you, you would recommend that he/she shouldn't use [Company Name]. (0- 10 scale)
Affective commitment	Evanschitzky, (2011)	1. I take pleasure in being a customer of [Company Name]. (0-10 scale) 2. [Company Name] is the automotive accessories, spare parts and tools provider that takes the best care of its customers. (0-10 scale) 3. I have feelings of trust towards [Company Name]. (0-10 scale)
Calculative commitment	Jones et al. (2007)	1. I feel somewhat locked into using this company. (0-10 scale) 2. I feel like I don't have a choice as to which company I use. (0-10 scale) 3. I feel like I use this company because I have to. (0-10 scale) 4. I feel sort of stuck with this company. (0-10 scale)
Inertia	Yanamandram & White (2010)	1. I am just in the habit of using [Company Name]. (0-10 scale) 2. I cannot be bothered changing from purchasing at [Company Name]. (0-10 scale) 3. I am not ready to put forth the effort required to change from [Company Name]. (0-10 scale)

3.4 Utilising the most appropriate research and analysis techniques

3.4.1 Choice of research method

The current study will utilise previously used measures where data capture was done through the use of a survey, and for this reason a survey approach will be applied in the current study. More specifically, the current study will use an online survey approach where a link to the survey is sent to participants, and by clicking on the link they are taken to a pre-programmed survey. The survey and its execution will be conducted in strict accordance with Bond University's ethics for research (approval number RO1880).

3.4.2 Pre-testing of the survey instrument

Understanding of the test items used in a survey can be a source of error (Murphy & Davidshofer, 1998) in that respondents may not understand the specific meaning of a question. In these instances a respondent would in fact be answering a question that differs from the one intended, and this would fundamentally affect validity. In order to ascertain if the test items used in this research are measuring the domains they are intended to measure, a pre-test will be performed. This will involve conducting interviews with a small number of people (N=10) who qualify for the quantitative research, and having them complete the quantitative survey. After this, they will be asked for feedback, including explaining what they believed the specific test items meant and how they used the provided scales to record this.

3.4.3 Approach to moderation measurement

The majority of models underlying this research hypothesise that affective commitment, calculative commitment and inertia moderate the relationship between satisfaction and a range of consumer behaviours. In order to explore these relationships fully, the approach outlined by Hayes (2013) using the PROCESS modelling tool will be applied. A detailed explanation of how the PROCESS modelling tool and analysis approach works is provided on page 99.

Ensuring the data meets the underlying assumptions for moderation testing

The PROCESS approach to moderation measurement designed by Hayes (2013) relies on the principles of Ordinary Least Squares Regression. This form of regression makes seven assumptions (Gujarati & Porter, 2009) and these are outlined below:

1. The regression model is linear in the parameters, but does not need to be linear in the variables.
2. The independent variable and the error term are independent, that is, the covariance of the independent variable and the error term is 0.
3. For any value of the independent variable, the mean or expected value of the error term is 0.
4. The variance of the error term will be the same regardless of the value of the independent variable.
5. There is no auto correlation between any of the error terms.
6. The sample size must be greater than the number of parameters to be estimated.
7. The variance of an independent variable must be a positive number.

Analysis of the data generated from the research will confirm that these assumptions are met.

3.5 The choice of sample

3.5.1 Market choice

The current study focuses on a number of variables, including satisfaction, relationship type (affective commitment, calculative commitment and inertia) and consumer behaviour variables (retention, SOW, WOM and CCB). In order to test a model that contains these variables, a market needed to be chosen which has the following characteristics:

- There has to be the capacity for affective commitment, that is, a company and a market sector where positive emotions towards a company are likely to be possible.
- There has to be capacity for calculative commitment, that is, there are a variety of “costs” such as learning costs and time and effort needed to seek alternative suppliers.
- There has to be the capacity for customers to experience inertia. As such it needs to be in a market sector where some part of the customer base feels unmotivated towards the category even though they need to use it.

- There have to be adequate numbers of dissatisfied customers. As outlined by Söderlund (1998) and Baumann et al., (2004), satisfied customers often vastly out number dissatisfied customers. This can cause a restriction of range and impact the use of analysis techniques such as multiple regression.
- There have to be adequate numbers of people intending to defect from the company. As retention is one of the key dependent variables in the model, it is important that an adequate proportion of the sample is intending to defect so that relationships can be uncovered.

Based on these criteria, the automotive spare parts and accessories category has been chosen as the focus for the research. The focal firm chosen for this research is one of the major automotive spare parts and accessories brands in the Australian market. In order to retain the anonymity of the company being researched, anytime the company name was used, as it was in the questionnaire, the company name will be replaced with [Company Name], CN or be referred to as the focal company. When necessary, other firms with within the automotive parts industry are referred to 'auto parts firm 2', 'auto parts firm 3', etc.

3.6 Summary

This chapter covered the elements necessary for the current research to be as accurate as possible. This involved refinement and choice of the specific measures to be used within the model, utilisation of the most appropriate research and analysis techniques, and finally the choice of market and sample to be researched.

CHAPTER 4

DESCRIPTIVE ANALYSIS OF DATA

4.0 Introduction

Prior to applying statistical analysis techniques, it is essential to understand the nature of the data collected. This involves understanding how the data was collected, as well as the nature of the data itself. Within this chapter the following topic areas will be discussed:

- survey pretesting
- how the data for the study was gathered
- an exploration of the descriptive statistics relating to all variables of interest
- how the latent constructs for satisfaction, affective commitment, calculative commitment and inertia were created
- the direct relationships between the independent and dependent variables

4.1 Survey pretesting

As outlined in Chapter 2, the current research sought to increase the construct validity of the test items being used by choosing items designed specifically for a business setting. This was to avoid the potential issues arising in some research into relationship types that is the result of using measures designed for organisational psychology. To ensure the applicability of the measures used in the current research a pretesting study was carried out. Ten people who qualified for the survey participated in qualitative interviews which explored their understanding of each item in the survey and compared this to the intended meaning of each item. A copy of the qualitative survey instrument is included in Appendix 4. Across all 10 interviews the survey items were accurately understood by participants, and the meaning of each item was in line with the intended meaning based on construct being measured.

4.2 The data gathering process

Prior to beginning the data gathering process, this study was approved to proceed by the Bond University Human Research Ethics Committee (protocol number RO 1880). The sample for the study was gathered in October 2015 by the Online Research Unit, a specialist market research field company that currently holds ISO 20252 ‘Market, opinion and social research’ and ISO 26362 – ‘Access panels in market, opinion and social research’ status. The ORU has an online panel of over 350,000 people nationwide who have made themselves available to receive online surveys.

An invitation to participate in research was sent to a representative sample of people within Queensland, New South Wales and Victoria. To qualify for the research, potential participants had to meet the following criteria:

- they must have purchased automotive accessories, spare parts or tools in the previous 12 months;
- they must have made at least one of these purchases from the focal company;
- they must be a resident of Queensland, New South Wales or Victoria.

The demographics of the sample that attempted the survey as well as those that completed it are outlined below. As can be seen, the demographics of the sample attempting the survey are in line with the Australian Bureau of Statistics demographics for the populations of Queensland, New South Wales and Victoria. This has ensured that the population that the survey was sent to a representative sample of people, without any pre-existing skews in terms of gender, age or State.

Table 12.1

Sample attempting the survey and achieved sample: gender statistics

Gender	% sample attempting survey	ABS population statistics	% achieved sample
Male	49%	49%	58%
Female	51%	51%	42%

Table 12.2

Sample attempting the survey and achieved sample: age statistics

Age	% sample attempting survey	ABS population statistics	% achieved sample
18-24	13%	12%	11%
25-34	18%	18%	20%
35-44	19%	19%	22%
45-54	19%	18%	21%
55-65	15%	15%	14%
Over 65	17%	18%	12%

Table 12.3

Sample attempting the survey and achieved sample: location statistics

Location	% sample attempting survey	ABS population statistics	% achieved sample
NSW	36%	43%	36%
VIC	36%	32%	33%
QLD	26%	25%	31%

A total of 1120 people attempted the survey, with 284 people meeting the previously outlined screening criteria. This represents an incidence rate of 25.4%.

Data cleaning and preparation

The programmed survey included restrictions that stopped people from continuing the survey if they have not given responses for all the required questions. This ensured that there were no missing data within the data file provided upon completion of the research. The data file was checked to confirm this.

As outlined in Chapter 3, the analysis of consumer complaints behaviour data was to be done using a taxonomy that differentiated between value adding and value subtracting complaints channels. As outlined by Fox (2008), value adding complaining is any complaint that allows a company to improve a product or service or allows a company to retain a customer who has experienced a product or service failure. Value subtracting complaining on the other hand is any form of complaining that reduces the customer base or reduces the share of wallet that a customer devotes. As these two definitions are focused on a specific company's ability to respond to a complaint, information from the company being researched was required outlining the range of consumer complaint channels they have, and which of these allow them to productively respond to a consumer's complaint. A code frame used to capture the data around consumer complaint channels was provided by the focal company. This code frame included 14 specific channels a person could use if they wanted to complain directly to the focal company, or to a third party. When supplying the list of the 14 channels through which people can complain to them, the focal company indicated which of these channels enabled them to react to a customer's complaint, and which did not. This coding was applied to the data provided so that each of the 14 channels was coded as either value adding complaining or value subtracting complaining.

4.3 Descriptive statistics relating to the variables of interest

4.3.1 Satisfaction

As outlined in Chapter 3, satisfaction in this research was captured using a two- item measure of satisfaction previously applied by Keiningham et al. (2007). Histograms showing the frequency distributions for both of these measures are included in Appendix 1a. A visual inspection of the frequency distributions indicated that they are essentially normally distributed, but showing a negative skew. This is in line with observations such as those outlined by Söderlund (1998) and Baumann et al., (2004), that satisfied customers often largely out number dissatisfied customers.

4.3.2 Retention

A single item intention-based measure previously used by Keiningham et al. (2007) was applied within this current study. This measure utilises a five point scale as in the original study. A histogram showing the frequency distribution for this measure is included in Appendix 1a.

Visual inspection of the data showed that they are normally distributed but have a marked negative skew. The major impact of this negative skew is that only five people out of the sample of 284 researched rated their intention to continue as either 1 (definitely will not be using them) or 2 (probably will not be using them). This lack of cases using 1 or 2 on a 5 point scale resulted in a restriction of range within the data for this variable. As the tests of moderation to be used in this study are based on regression, and regression relies on variance within variables, this would have a material impact on the ability to achieve significant results. Although the restriction of range on these data has implications on the statistical test to be used, it is not unexpected when looking at the variable of retention in a product category that has relatively low barriers to exit.

4.3.3 Share of Wallet

For the purposes of this research, the measure used by Keiningham et al. (2007) was adapted, that is, asking people to nominate their percentage of spend allotted within the category to the focal company. A histogram showing the frequency distribution for this measure is included in Appendix 1a.

The most prominent feature of the frequency distribution is the large number of people nominating that they spend 100% of their share of wallet with the company being researched. They make up approximately 30% of the survey sample. This makes the distribution negatively skewed and bimodal, both of which could decrease the ability of regression analysis to achieve a significant result. Whilst this is a non-normal distribution, it is not unexpected in the area of share of wallet due to the impact of people with small spends in the category. As it is percentage-based, a person who purchases one item only, and purchases that from the focal company, will have allotted 100% of their spend to the company being

researched. This has the impact of creating a spike in results at the 100% mark due to people with a very small category spend. An analysis of the category spends of people who have 100% of their share of wallet with the company being researched lends credence to this. Those with 100% share of wallet with the company being researched have a significantly lower average category spend than those who have less than 100% share of wallet with the company being researched (mean 100% SOW with focal company= $232.09, mean not 100% SOW with focal company =$454.75; t=-3.815; ρ= < 0.001). The impact of those with 100% SOW will be monitored during the analysis stage to ensure that it does not have an unacceptable impact on the distribution of errors within the regressions.

4.3.4 Word of Mouth

Both the positive and negative word-of-mouth measures used within this study were intentional measures, and were adapted from Lee and Romaniuk (2009). Histograms showing the frequency distributions for these measures are included in Appendix 1a.

The PWOM measure is essentially normally distributed with a negative skew. The shape of this distribution can be seen as another side-effect of the tendency noted previously that samples of current customers are more likely to contain satisfied customers (Baumann et al., 2005).

The NWOM measure is not normally distributed and exhibits an almost linear decline with the most common score being 0, and the least common score being 10. This could have a material impact on the ability of regression analysis using this data to attain a significant result.

4.3.5 Consumer Complaint Behaviour

As outlined in section 4.1.2, a representative of the focal company was asked to specify the range of channels through which a customer could complain, and which of these channels allowed the focal company to productively respond to the individual's complaint. Table 13.1 below shows what specific channels customers can complain through, and the number of people who have used those specific complaint channels in the previous six months.

Table 13.1

Number of people utilising complaints channel in past 6 months

		A frontline staff member ie. a person serving you face to face	On the phone with a CN staff member who is serving you	On the CN Facebook page	Via email through the CN customer feedback web page	Calling the CN feedback line	Writing to the CN customer feedback	On Twitter
N	Used complaint channel	32	12	8	5	5	0	3
	Not used complaint channel	252	272	276	279	279	284	281

		By posting a comment on a blog/ reviews / complaints website	Through contacting the Qld Office of Fair Trading	Through contacting a news organisation	By replying to an SMS sent to you by CN	By replying to an email sent for direct marketing or advertising purposes	Complained about CN to the advertising standards board	Other (please type your answer in the space provided)
N	Used complaint channel	2	0	4	4	3	2	10
	Not used complaint channel	282	284	280	280	281	282	274

Upon first inspection, the most salient aspect of this data is the low levels that these complaint channels have been utilised by customers. The data was then back- coded to place each of these into the value adding or value subtracting dichotomy. This was done utilising the approach from (Fox 2008) as well as input from stakeholders within the focal firm. The approach used to place a specific complaint channel into either a value adding or value subtracting code is outlined below.

Table 13.2.

Complaints channels coding

VALUE ADDING COMPLAINING CHANNEL	VALUE SUBTRACTING COMPLAINING CHANNEL
Complaining via email through the CN customer feedback webpage	Complaining to a CN frontline staff member i.e. a person serving you face-to-face
Calling the the CN feedback line	Complaining on the phone with a CN staff member who is serving you
Writing to the CN customer feedback	Complaining on the CN Facebook page
	Complaining on Twitter
	Complaining by posting a comment on a blog/reviews/complaints website
	Complaining through contacting the Office Of Fair Trading Queensland
	Complaining through contacting a news organisation
	Complaining by replying to an SMS sent to you by CN
	Complaining by replying to an email sent for direct marketing or advertising purposes
	Complaining about CN to the advertising standards board

Applying this back coding to the complaints channel data involved placing each specific complaint channel into one of two categories: value adding complaining or value subtracting complaining (based on input from stakeholders from the focal company which is provided in the table above). After applying this back coding code frame, the following frequencies (the number of individual complaints) were registered for value adding complaining and value subtracting complaining.

VALUE ADDING COMPLAINING

		Frequency	Percent	Valid Percent	Cumulative Percent
Times channel used in past 6 months	.00	274	96.5	96.5	96.5
	1.00	7	2.5	2.5	98.9
	2.00	3	1.1	1.1	100.0
	Total	284	100.0	100.0	

VALUE SUBTRACTING COMPLAINING

		Frequency	Percent	Valid Percent	Cumulative Percent
Times channel used in past 6 months	.00	244	85.9	85.9	85.9
	1.00	21	7.4	7.4	93.3
	2.00	1	.4	.4	93.7
	3.00	7	2.5	2.5	96.1
	4.00	3	1.1	1.1	97.2
	5.00	2	.7	.7	97.9
	6.00	4	1.4	1.4	99.3
	7.00	1	.4	.4	99.6
	11.00	1	.4	.4	100.0
	Total	284	100.0	100.0	

As a result of the low usage of complaints channels in general, both the value adding and value subtracting constructs received low frequencies of usage. Value adding complaints channels were used by 10 people who complained a total of 13 times. Value subtracting complaints channels were utilised by 40 people who complained a total of 108 times, which whilst low still enables some meaningful analysis of the data to be conducted.

4.3.6 Affective commitment

Affective commitment was measured within this study utilising a three item measure previously used by Evanschitzky et al. (2011). Histograms of the distributions of each measure are included in Appendix 1a. Visual inspection of the three items used shows that the distribution frequencies are essentially normal, with negative skews and relatively few people utilising scores in the bottom half of the scale.

4.3.7 Calculative commitment

Calculative commitment was measured within the study using a four item measure taken from the work of Jones et al. (2007). Histograms showing the frequency distributions of the measures are included in Appendix 1a. Visual inspection of the distribution frequencies indicates that the data for all four items are not normally distributed, principally due to the large number of people using the zero score on the scales used.

4.3.8 Inertia

The inertia measures used in this study were taken from Yanamandram and White (2010) who adapted them from the work of Bozzo (2002), Colgate and Lang (1999) and Huang and Yu (2001). Histograms showing the frequency distributions for these items are included in Appendix 1a. A visual inspection of the frequency distributions indicated that the items are essentially normally distributed.

4.4 Creation of latent constructs

The scale purification methods applied to operationalise the latent variables from the survey measures were based on the approach used by Gustaffson et al. (2005). The first step in the process was to create a latent variable for each construct by extracting the first principle component. The Average Variance Extracted (AVE) approach (Fornell & Larcker, 1981) was then applied. This entailed taking the loadings that each individual survey measure has with the latent construct and squaring it, thus creating a measure known as the AVE. The averages of the AVEs for all individual measures were then checked to ensure that they were above the 0.5 level that is the cut-off point to satisfy the requirements of the test as specified by Fornell & Larcker (1981). In this way each survey measure shares at least half of its variance with the latent construct.

Applying the second aspect of the AVE approach involved assessing the discriminant validity of the latent constructs in relation to all of the other constructs measured. This was done through ensuring that the AVEs for any two constructs are greater than their squared correlation.

As can be seen from Table 14a below the requirements for construct reliability and discriminant validity according to the AVE method have been achieved. It should be noted that whilst the satisfaction construct and the affective commitment construct have a high level of intercorrelation (0.837), it is not enough to violate the requirements for the Average Variance Extracted method (Fornell & Larcker, 1981). Analysis outputs for each of the individual factors created and the AVE data can be found in Appendix 1b.

Table 14a.

Average Variance Extracted data

Correlation Matrix and Average Variance Extracted					
	1	2	3	4	AVE
1. Affective commitment construct	1				0.867
2. Calculative commitment construct	0.092	1			0.765
3. Inertia construct	0.097	0.737**	1		0.782
4. Satisfaction construct	0.837**	-0.068	-0.006	1	0.916

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed).

4.5 Direct relationships between independent and dependent variables

Prior to hypothesis testing, it is instructive to understand the strength of the individual relationships between the consumer behaviour variables (retention, PWOM, NWOM and SOW) and the relationship types being researched (affective commitment, calculative commitment and inertia). The data contained in the correlation matrix below allow for an understanding of the relationship between these variables prior to the impact of satisfaction being controlled for. In this research customer satisfaction is controlled for by including it as an independent variable along with relationship type in the multiple regression-based moderation analysis. In this way the variance explained by satisfaction is removed from other independent variables, thus controlling for it.

Table 14b.

The intercorrelations between dependent, independent and moderating variables

	Retention	Satisfaction	Affective comm.	Calculative comm.	Inertia	SOW	PWOM	NWOM
Retention	1							
Satisfaction	.605**	1						
Affective comm.	.517**	.837**	1					
Calculative comm.	.001	-.068	.092	1				
Inertia	.101	-.006	.097	.737**	1			
SOW	.157**	.178**	.121*	-.071	.038	1		
PWOM	.581**	.757**	.805**	.065	.129*	.086	1	
NWOM	-.259**	-.358**	-.226**	.514**	.379**	-.094	-.289**	1

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at the 0.05 level (2-tailed).

As can be seen from the correlation matrix above, the following can be said about the direct relationships between the moderating variables and the consumer behaviour variables to be studied:

- Affective commitment is significantly correlated with retention, share of wallet, PWOM and NWOM.
- Calculative commitment has a significant negative correlation with NWOM, but is not significantly correlated with retention, SOW or PWOM.
- Inertia is significantly correlated with PWOM and NWOM, but not SOW or retention

It should also be noted that satisfaction is significantly correlated with all of the consumer behaviours used as dependent variables in the current study.

4.6 Summary

Following a detailed exploration of the nature of the gathered data, it can be seen that the data itself meets the requirements for multiple regression-based tests of moderation. There were some aspects of the data that were flagged as potentially affecting the relationships being explored, most notably a restriction of range in the retention data and a low usage of value adding complaints channels.

Following on from this exploration of the raw data, average variance extracted calculations were done for the relationship types following the approach outlined by Fornell and Larcker (1981, and the extracted factors were shown to have met the criteria outlined in their approach.

Finally, the direct relationships between the variables involved in the research were explored using correlations. It was found that satisfaction is significantly correlated with all the consumer behaviours uses dependent variables within the study as was affective commitment. Calculative commitment only had a significant correlation with NWOM, and inertia was only significantly correlated with PWOM, and NWOM.

CHAPTER 5

HYPOTHESES TESTING

5.1 Introduction

A series of base hypotheses have been included in this research which explore the fundamental relationships between satisfaction and the three outcome variables (retention, share of wallet and word of mouth) where moderating relationships are hypothesised. These hypotheses will be analysed first so as to establish the fundamental relationships of the research. After this has been done, the moderating hypotheses will be explored, and these will be done using groupings based on each of the relationship types (affective commitment, calculative commitment and inertia).

5.2 Overview of testing procedures for regression-based hypotheses

In order to ensure the rigorous assessment of the hypotheses to be tested by multiple regression, a series of steps were applied. These steps were:

1. General Linear Model (GLM) tests were used to remove the variance accounted for by a selection of variables that have been established through previous research as covariates with the dependent variables (retention, PWOM, NWOM, SOW). This step was undertaken so that the unique variance accounted for by the hypothesised moderators could be focused on in the current research.
2. Using the residual scores from the GLM tests, multiple regression tests were run to explore the hypotheses. The outputs from these regression tests were scrutinised for violations of underlying assumptions and multivariate outliers.
3. In cases where multivariate outliers in the plots of residuals were found that were more than three standard deviations above the mean, these cases were removed from the data set and the regressions rerun.
4. The outputs of the rerun regressions minus outliers were scrutinised to ensure that the underlying assumptions of multiple regression were met.
5. The PROCESS approach of Hayes (2013) to moderation was applied using the software designed by Hayes which is run through SPSS.

This series of steps was designed to ensure that the underlying assumptions for multiple regression were met. The most impactful underlying assumptions with respect to multiple regression, and the steps taken to ensure they are met in the current research, are outlined in the following section.

The assumption of normality

The assumption of normality states that the errors in estimation of Y, conditioned on Ŷ, are normally distributed (Hayes, 2013). Although it is an underlying assumption of regression, it is noted as one of the least important in linear regression analysis as only the most severe violations of this assumption substantially affect the validity of a regression analysis (Hayes, 2013). The output used to examine if the regression analysis has violated the normality assumption is the Normal PP Plot of Regression Standardised Residuals, and these outputs are provided for each of the hypotheses.

The assumption of independence

The assumption of independence states that the errors in estimation are statistically independent of each other. Practically applied, this means that there is no information in the error in estimation for case i that could be used to estimate the error in estimation for case j (Hayes, 2013). Violations of the assumption of independence have been noted as a common feature of multiple regression analysis due to sampling. In order to account for this, Durbin Watson tests will be run to ensure that the current analysis is not impacted by violations of this assumption.

The assumptions of linearity and the absence of heteroscedasticity

The assumption of linearity states that the conditional expectation of the dependent variable is a linear function of the independent variable. This results in the regression line being a straight line (Gujarati & Porter, 2009; Hayes, 2013). The assumption of homoscedacity states that the errors in estimation for independent variables will be constant, that is, they will not systematically vary based on the value of the independent variable (Gujarati & Porter 2009, Hayes 2013). An exploration of the pattern of the scatterplot of the standardised residuals against the standardised predicted values allows for obvious violations of both of these assumptions to be seen. These outputs are supplied for each of the hypotheses.

The absence of outliers

When applied to multiple regression, an outlier can be defined as an observation with a large difference between the actual value of the regression and its estimated value from the regression model (Gujarati & Porter, 2009). Outliers in regression analysis can have the impact of exerting undue leverage, meaning that their high level of influence pulls the regression line towards them, thus changing the slope coefficients for the regression. Outliers within the regression context can be identified through analysing the scatterplot of the regression standardised residuals compared with the regression standardised predicted values. These outputs are supplied for each of the hypotheses.

Although definitions of what constitutes an outlier vary, the one adopted within the current study is that an outlier is a data point that is more than three standard deviations above the mean. This is based on the observation that 99.87% of data within a normal distribution will appear within this range (Howell, 1998). Where outliers are detected within the data, their case numbers have been noted in Appendix 2 and Appendix 3 and removed from the data set for the specific hypotheses being tested.

The absence of multicollinearity amongst regressors in the equations

Multicollinearity refers to a situation where two or more of the regressors in a multiple regression equation are intercorrelated, but not necessarily perfectly (Gujarati & Porter, 2009). As noted by Gujarati and Porter (2009), in practice, multicollinearity occurs frequently in applied work. The impact of this is that multicollinearity is often unavoidable, so understanding its impact on the regression findings is important. Multicollinearity has a number of impacts, the most important within the current context is that it increases the variances and co-variances of the regression coefficients, which in turn increases confidence intervals, which in turn increases the likelihood that a regressor will be seen as having a non-significant impact (Gujarati & Porter, 2009).

In order to measure the impact of multicollinearity within the regressions performed, the Variance Inflation Factor (VIF) is noted. As the VIF increases, the impact of multicollinearity increases. As a rule of thumb, if the VIF value exceeds 10, the variable is seen to be highly collinear (Gujarati & Porter, 2009). The VIF values for the regressions performed in testing the hypotheses are included.

5.3 Controlling for the impact of covariates

Many of the hypotheses within this research are exploring the impact of potential moderators on a relationship, such as that between satisfaction and retention. As noted within the literature review, other researchers have previously attempted, and in some cases found, moderators of these relationships. The impact of previously established moderators on the hypothesised relationships within this research has been acknowledged and controlled for by including a selection of them in the analysis. Specifically, they have been treated as covariates.

Although a wide variety of metrics has been explored as covariates with the current dependent variables , a review of the literature has indicated that the most accurately captured and applied are a customer's age (Mittal & Kamakura, 2001; Baird & Phau, 2008), gender (Mittal & Kamakura, 2001) and usage factors such as length of relationship with the focal brand (Bolton, 1998; Verhoef, 2003; Seiders et al., 2005).

The way that these previously established covariates were allowed for was to first explore their relationships with the moderators focused on within the current research. A correlation analysis was done to uncover these relationships and the outputs of this are shown below.

Table 15.

The intercorrelations between hypothesised moderators in the current study and previously established covariates

	Age	Gender	Relationship age	Satisfaction	Affective comm.	Calculative comm.	Inertia
Age	1						
Relationship age	.202**	-.124*	1				
Satisfaction	-0.071	0.087	0.076	1			
Affective comm.	-.197**	0.06	-0.007	.837**	1		
Calculative comm.	-.234**	-0.062	0.003	-0.068	0.092	1	
Inertia	-.248**	-0.075	0.034	-0.006	0.097	.737**	1

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

As can be seen from the correlation matrix above, age is significantly correlated with all three of the moderators explored in the current research (affective commitment, calculative commitment and inertia). Excluding age from subsequent analysis in favour of affective commitment, calculative commitment and inertia was decided upon due to specific advantages from a managerial perspective. This is because through its marketing activities, management can influence the level of relationship style variables such as affective commitment amongst its current customers- it cannot influence the age of its current customers. This means that although it is possible that age could explain some small amount of

the relationships between the focal variables, relationship style variables are more functional and have been included in the current research.

The next stage in accounting for the variance of previously highlighted covariates was to perform a General Linear Model analysis where relationship age and gender were regressed on the dependent variables utilised in the current moderation analysis (retention, share of wallet, PWOM and NWOM). The unstandardised residuals from these GLM regressions were saved and utilised as the dependent variables for the multiple regression analyses run for the current research. In this way, satisfaction and the potential moderating variables within the hypotheses are used to predict the variance in the dependent variables not accounted for by these previously acknowledged covariates.

The outputs of the GLM analysis are shown below.

Table 16.1

The regression of gender and relationship age on retention

Tests of Between-Subjects Effects

Dependent Variable: Retention

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	2.623[a]	2	1.312	2.495	.084
Intercept	352.989	1	352.989	671.369	.000
GENDER	.484	1	.484	.921	.338
RELATIONSHIP AGE	2.364	1	2.364	4.495	.035
Error	147.743	281	.526		
Total	5020.000	284			
Corrected Total	150.366	283			

a. R Squared = .017 (Adjusted R Squared = .010)

Table 16.2.

The regression of gender and relationship age on share of wallet

Tests of Between-Subjects Effects

Dependent Variable: Share of Wallet

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	4191.318[a]	2	2095.659	2.233	.109
Intercept	64250.560	1	64250.560	68.451	.000
GENDER	4020.689	1	4020.689	4.284	.039
RELATIONSHIP AGE	26.263	1	26.263	.028	.867
Error	263757.274	281	938.638		
Total	1397666.000	284			
Corrected Total	267948.592	283			

a. R Squared = .016 (Adjusted R Squared = .009)

Table 16.3.

The regression of gender and relationship age on positive word-of-mouth

Tests of Between-Subjects Effects

Dependent Variable: PWOM

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	6.516[a]	2	3.258	.921	.399
Intercept	1036.132	1	1036.132	292.902	.000
GENDER	4.252	1	4.252	1.202	.274
RELATIONSHIP AGE	3.055	1	3.055	.864	.354
Error	994.030	281	3.537		
Total	15611.000	284			
Corrected Total	1000.546	283			

a. R Squared = .007 (Adjusted R Squared = -.001)

Table 16.4.

The regression of gender and relationship age on negative word-of-mouth

Tests of Between-Subjects Effects

Dependent Variable: NWOM

Source	Type III Sum of Squares	df	Mean Square	F	Sig.
Corrected Model	66.694[a]	2	33.347	5.142	.006
Intercept	477.866	1	477.866	73.687	.000
GENDER	35.497	1	35.497	5.474	.020
RELATIONSHIP AGE	39.427	1	39.427	6.080	.014
Error	1822.302	281	6.485		
Total	4451.000	284			
Corrected Total	1888.996	283			

a. R Squared = .035 (Adjusted R Squared = .028)

As can be seen from the above outputs, only one of the GLM regressions was significant, that being the regression of gender and relationship age on negative word-of-mouth F(2,283)=5.142, p=.006. This indicates that within the current research, gender and relationship age account for very little variance within the dependent variables of the current research.

5.4.1 Design of the t-tests

The t-tests conducted in this research attempted to understand the differences in complaints behaviour between groups with high scores on a relationship variable (affective commitment, calculative commitment and inertia) compared to those with low scores on a relationship variable. For example H2d compares the levels of value subtracting complaining exhibited by people who score highly on affective commitment versus those who score lowly on affective commitment.

In order to do this analysis, scores on the constructs for affective commitment, calculative commitment and inertia were split into terciles. A series of t-tests were then conducted on the complaints frequency data from the top tercile (the highest third of scores for a relationship style construct) when compared to that from the bottom tercile (the lowest third of scores for a relationship style construct).

5.5 A summary of the hypotheses and test results

Due to the large number of hypotheses and the multiple steps used in analysing each one, this section will use a table to show an overview of the results of the testing. The final series of outputs for each hypothesis will be shown in the following sections, with the data from the testing steps supplied in the Appendix 2 and Appendix 3.

Table 17.

Basic relationship hypotheses results

HYPOTHESIS NUMBER	UNDERLYING ASSUMPTIONS TESTED FOR	SUPPORTED/ NOT SUPPORTED
H1a: There will be a positive relationship between satisfaction and retention.	Normality, linearity, absence of heteroscedasticity, impact of outliers (Appendix 2)	Supported
H1b: There will be a positive relationship between satisfaction and PWOM	Normality, linearity, absence of heteroscedasticity, impact of outliers (Appendix 2)	Supported
H1c: There will be a negative relationship between satisfaction and NWOM.	Normality, linearity, absence of heteroscedasticity, impact of outliers (Appendix 2)	Supported
H1d: There will be a positive relationship between satisfaction and share of wallet	Normality, linearity, absence of heteroscedasticity, impact of outliers (Appendix 2)	Supported

Table 18.

Affective commitment hypotheses results

HYPOTHESIS NUMBER	UNDERLYING ASSUMPTIONS TESTED FOR	SUPPORTED/ NOT SUPPORTED
H2a: *The relationship between satisfaction and retention will be moderated by affective commitment*. Specifically, when satisfaction levels are low, retention levels for affectively committed customers will be higher than that for non-affectively committed customers.	Normality, independence, linearity, absence of heteroscedasticity, impact of outliers, multicollinearity, (Appendix 3)	Not supported
H2b: *The relationship between satisfaction and PWOM will be moderated by affective commitment.* Specifically, when satisfaction levels are low, PWOM levels for affectively committed customers will be higher than for non- affectively committed customers.	Normality, independence, linearity, absence of heteroscedasticity, impact of outliers, multicollinearity, (Appendix 3)	Supported
H2c: *The relationship between satisfaction and NWOM will be moderated by affective commitment.* Specifically, when satisfaction levels are low, NWOM levels for affectively committed customers will be lower than for non- affectively committed customers.	Normality, independence, linearity, absence of heteroscedasticity, impact of outliers, multicollinearity, (Appendix 3	Moderation supported, direction of moderation different to hypothesis
H2d: Affectively committed customers will exhibit lower levels of value-subtracting complaining than non- affectively committed customers.	Normality, homogeneity of variance	Not supported
H2e: *The relationship between satisfaction and SOW will be moderated by affective commitment*. Specifically, when satisfaction levels are low, SOW levels for affectively committed customers will be higher than for non- affectively committed customers.	Normality, independence, linearity, absence of heteroscedasticity, impact of outliers, multicollinearity, (Appendix 3)	Moderation supported, direction of moderation different to hypothesis

Table 19.

Calculative Commitment hypotheses results

HYPOTHESIS NUMBER	UNDERLYING ASSUMPTIONS TESTED FOR	SUPPORTED/ NOT SUPPORTED
H3a: *The relationship between satisfaction and retention will be moderated by calculative commitment*. Specifically, when satisfaction levels are low, retention levels for customers with high calculative commitment will be higher than for customers with low calculative commitment.	Normality, independence, linearity, absence of heteroscedasticity, impact of outliers, multicollinearity, (Appendix 3)	Not Supported
H3b: *The relationship between satisfaction and NWOM will be moderated by calculative commitment.* Specifically, when satisfaction levels are low, NWOM levels for customers with high calculative commitment will be higher than for customers with low calculative commitment.	Normality, independence, linearity, absence of heteroscedasticity, impact of outliers, multicollinearity, (Appendix 3)	Not Supported
H3c: Customers with high calculative commitment will exhibit higher levels of value- subtracting complaining than customers with low calculative commitment.	Normality, homogeneity of variance	Supported
H3d: *The relationship between satisfaction and SOW will be moderated by calculative commitment.* Specifically, when satisfaction levels are low, SOW levels for customers with high calculative commitment will be higher than for customers with low calculative commitment.	Normality, independence, linearity, absence of heteroscedasticity, impact of outliers, multicollinearity, (Appendix 3)	Supported

Table 20.

Inertia hypotheses results

HYPOTHESES NUMBER	UNDERLYING ASSUMPTIONS TESTED FOR	SUPPORTED/ NOT SUPPORTED
H4a: *The relationship between satisfaction and retention will be moderated by consumer inertia.* Specifically, when satisfaction levels are low, retention levels for customers with high inertia will be higher than for customers with low inertia.	Normality, independence, linearity, absence of heteroscedasticity, impact of outliers, multicollinearity, (Appendix 3)	Not Supported
H4b: *The relationship between satisfaction and NWOM will be moderated by inertia.* Specifically, when satisfaction levels are low, NWOM levels for customers with high inertia will be higher than for customers with low inertia.	Normality, independence, linearity, absence of heteroscedasticity, impact of outliers, multicollinearity, (Appendix 3)	Not Supported
H4c: *The relationship between satisfaction and PWOM will be moderated by inertia.* Specifically, when satisfaction levels are low, PWOM levels for customers with low inertia will be higher than for customers with high inertia.	Normality, independence, linearity, absence of heteroscedasticity, impact of outliers, multicollinearity, (Appendix 3)	Not Supported
H4d: Customers with high inertia will exhibit higher levels of value-subtracting complaining than customers with low inertia customers	Normality, homogeneity of variance	Supported
H4e: *The relationship between satisfaction and SOW will be moderated by inertia.* Specifically, when satisfaction levels are low, SOW levels for customers with high inertia will be higher than for customers with low inertia.	Normality, independence, linearity, absence of heteroscedasticity, impact of outliers, multicollinearity, (Appendix 3)	Supported

5.6 Basic relationship hypotheses results

Within the hypotheses utilising regression, two broad approaches were used: simple regression and multiple regression including a moderating variable. In order to simplify this results section, full workings will only be shown for the first examples of each of these (H1a and H2a). For all other hypotheses the elements of the full workings can be found in Appendix 2. It should be noted that where r^2 is shown in the hypotheses explanations, it refers to the unadjusted R squared.

H1a: *There will be a positive relationship between satisfaction and retention*.

To begin the analysis a regression was first run on the full sample of 284. In addition to the basic outputs, additional outputs were generated so that the distribution of the residuals could be inspected. These outputs were a scatterplot of the regression standardised residual against the predicted values and a Normal PP plot of regression standardised residuals. These outputs are shown below.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.596[a]	.355	.353	.58122	1.893

a. Predictors: (Constant), satisfaction

b. Dependent Variable: retention

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	52.477	1	52.477	155.340	.000[b]
	Residual	95.266	282	.338		
	Total	147.743	283			

a. Dependent Variable: retention

b. Predictors: (Constant), satisfaction

Coefficients[a]

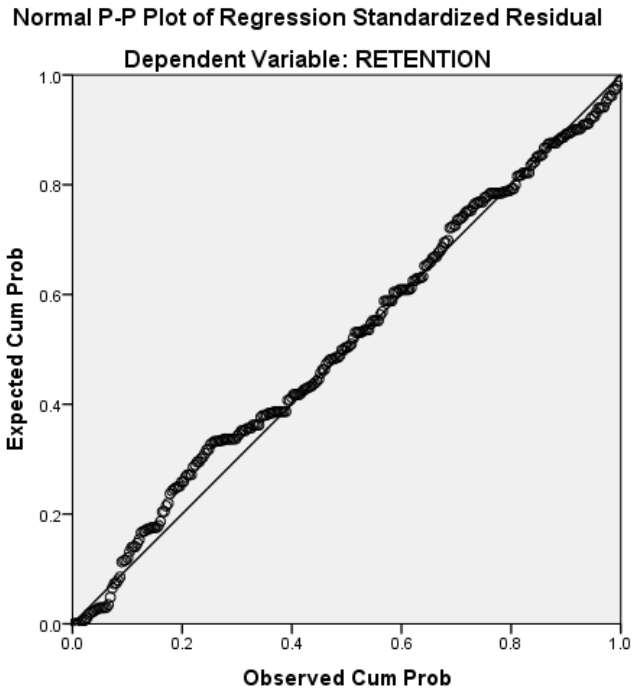
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-6.070E-17	.034		.000	1.000
	Satisfaction	.431	.035	.596	12.464	.000

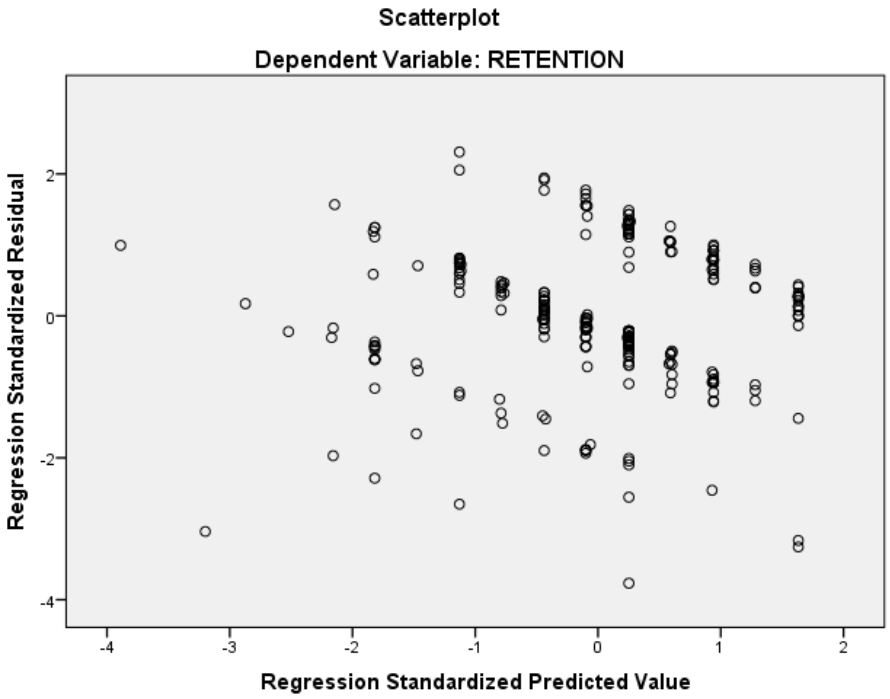
a. Dependent Variable: retention

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-1.6748	.7026	.0000	.43062	284
Std. Predicted Value	-3.889	1.632	.000	1.000	284
Standard Error of Predicted Value	.035	.139	.046	.015	284
Adjusted Predicted Value	-1.7097	.7274	.0002	.43034	284
Residual	-2.18965	1.34254	.00000	.58020	284
Std. Residual	-3.767	2.310	.000	.998	284
Stud. Residual	-3.774	2.319	.000	1.002	284
Deleted Residual	-2.19788	1.35340	-.00022	.58489	284
Stud. Deleted Residual	-3.867	2.337	-.001	1.008	284
Mahal. Distance	.004	15.126	.996	1.583	284
Cook's Distance	.000	.199	.004	.014	284
Centered Leverage Value	.000	.053	.004	.006	284

a. Dependent Variable: retention





An inspection of the scatterplot of the regression standardised residual against the predicted values indicated that a number of cases would qualify as outliers as they are three standard deviations or above the mean. These cases were identified as case numbers 2360, 3829, 1177, 2357 and 4524. They were removed from the data set and the regression was rerun with a sample of 278. The outputs of this are shown below.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.619[a]	.383	.381	.53684	1.918

a. Predictors: (Constant), satisfaction

b. Dependent Variable: retention

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	49.516	1	49.516	171.809	.000[b]
	Residual	79.832	277	.288		
	Total	129.348	278			

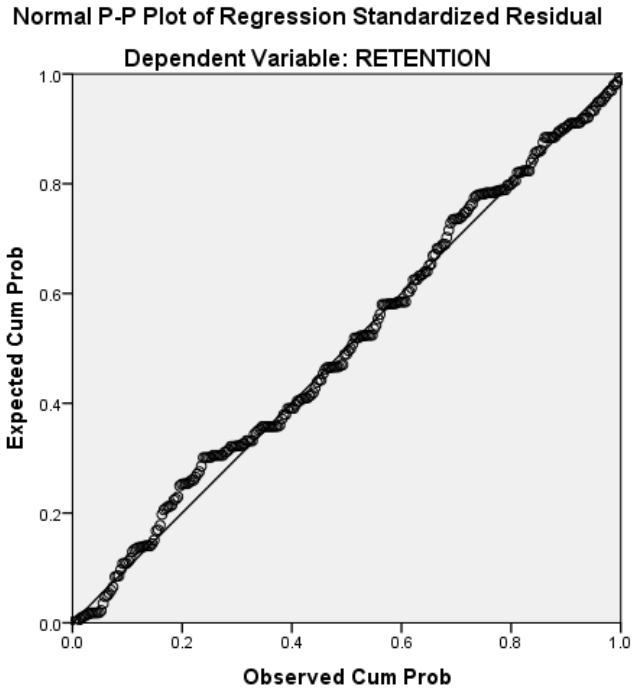
a. Dependent Variable: retention

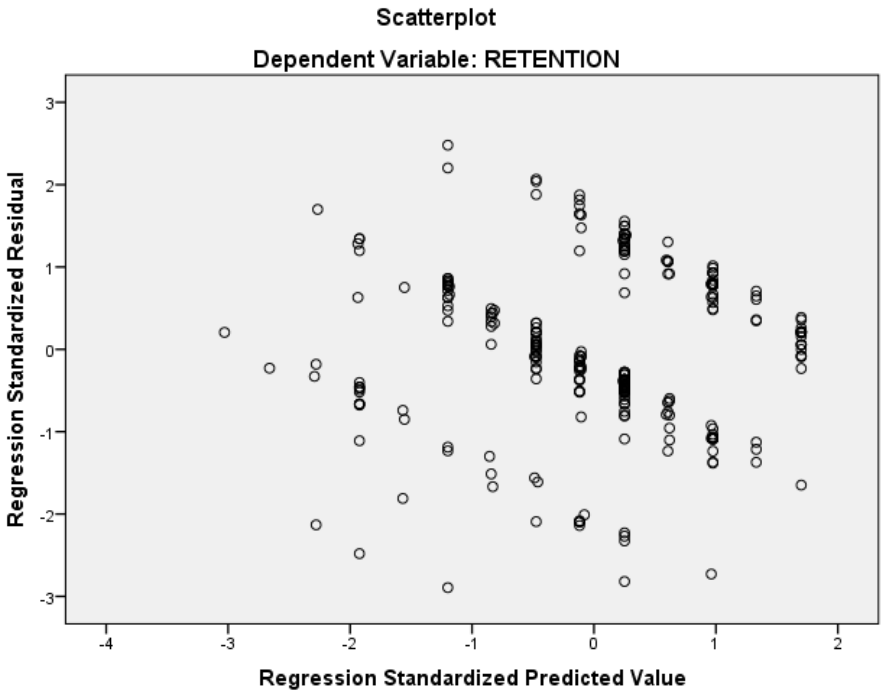
b. Predictors: (Constant), satisfaction

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.025	.032		.788	.431
	Satisfaction	.443	.034	.619	13.108	.000

a. Dependent Variable: retention





Based on the sample minus outliers, multiple regression analysis was used to test if satisfaction significantly predicted retention. The results of the regression indicated satisfaction explained 38.3% of the variance (r^2=.38, F(1,277)=171.8, p<.001). It was found that satisfaction significantly predicted retention (β = .443, p<.001). **Hypothesis 1a is therefore supported**.

H1b: *There will be a positive relationship between satisfaction and PWOM*.

Below are the SPSS outputs for the final model used to test this hypothesis. The detailed outputs generated during the initial steps have been included in Appendix 2.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.749[a]	.561	.559	1.17430	1.868

a. Predictors: (Constant), satisfaction

b. Dependent Variable: PWOM

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	489.121	1	489.121	354.697	.000[b]
	Residual	383.357	278	1.379		
	Total	872.478	279			

a. Dependent Variable: PWOM

b. Predictors: (Constant), satisfaction

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.044	.070		.625	.532
	Satisfaction	1.385	.074	.749	18.833	.000

Multiple regression analysis was used to test if satisfaction significantly predicted PWOM. The results of the regression indicated satisfaction explained 56.1 % of the variance (r^2=. 561, F(1,278)= 354.679, p<.001). It was found that satisfaction significantly predicted PWOM (β = 1.385, p<.001). **Hypothesis 1b is therefore supported.**

H1c: *There will be a negative relationship between satisfaction and NWOM.*

Below are the SPSS outputs for the final model used to test this hypothesis. The detailed outputs generated during the initial steps have been included in Appendix 2.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.358[a]	.129	.125	2.22786	2.204

a. Predictors: (Constant), satisfaction

b. Dependent Variable: NWOM

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	202.007	1	202.007	40.700	.000[b]
	Residual	1369.889	276	4.963		
	Total	1571.896	277			

a. Dependent Variable: NWOM

b. Predictors: (Constant), satisfaction

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.119	.134		-.893	.373
	Satisfaction	-.913	.143	-.358	-6.380	.000

Multiple regression analysis was used to test if satisfaction significantly predicted NWOM. The results of the regression indicated satisfaction explained 12.9 % of the variance (r^2=.129, F(1,276)= 40.700, p<.001). It was found that satisfaction has a significant negative relationship with NWOM (β = -.913, p<.001).

Hypothesis 1c is therefore supported.

H1d: *There will be a positive relationship between satisfaction and share of wallet*

Below are the SPSS outputs for the final model used to test this hypothesis. The detailed outputs generated during the initial steps have been included in Appendix 2.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.203[a]	.041	.038	29.99201	1.909

a. Predictors: (Constant), satisfaction

b. Dependent Variable: SOW

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10790.838	1	10790.838	11.996	.001[b]
	Residual	251865.749	280	899.521		
	Total	262656.587	281			

a. Dependent Variable: SOW

b. Predictors: (Constant), satisfaction

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.303	1.787		-.169	.866
	Satisfaction	6.474	1.869	.203	3.464	.001

a. Dependent Variable: SOW

Multiple regression analysis was used to test if satisfaction significantly predicted SOW. The results of the regression indicated satisfaction explained 4.1 % of the variance (r^2=. 041, F(1,280)= 11.996, p=.001). It was found that satisfaction significantly predicted SOW (β = 6.474, p=.001). **Hypothesis 1d is therefore supported.**

5.7 Hypotheses relating to relationship type

The following section shows the analysis of hypotheses involving moderated regression. The tests are shown in groupings based on the moderator used. This approach has been applied so that the impact of a specific moderator such as affective commitment can be seen across the dependent variables of word-of-mouth, share of wallet and retention.

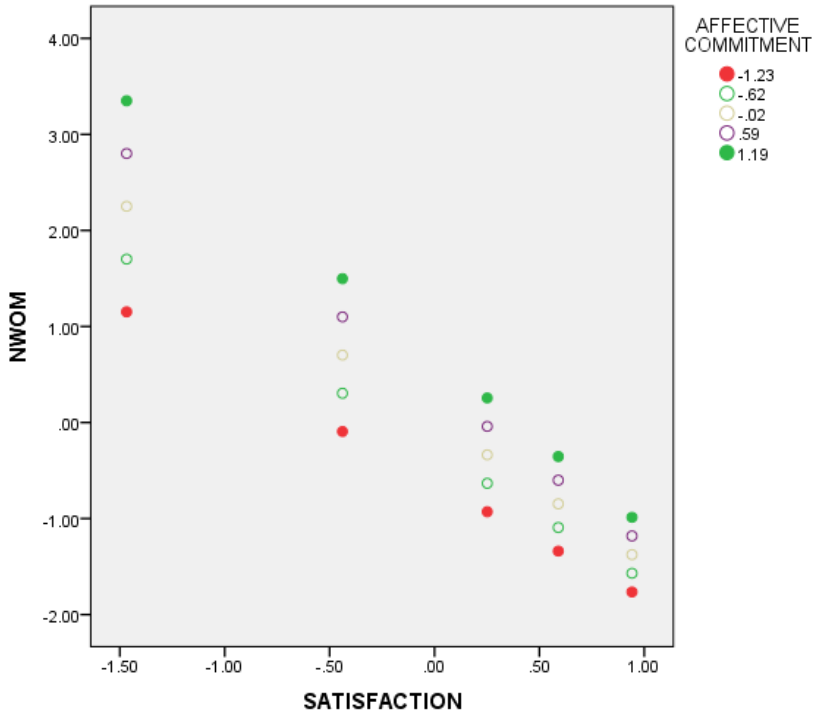
The analysis shown in this section will be approached in the following way. The first example of moderated regression will show all of the workings prior to generating the final model. Subsequent moderated regression analyses will show only the final model, with the detailed workings contained in Appendix 3.

Outputs from the Hayes PROCESS procedure (2013)

One of the primary methods of analysing the data to arise from this research is to use the Hayes PROCESS procedure (2013). This is an SPSS based approach which generates a series of outputs allowing for more detailed insights regarding the nature of moderated relationships. The two outputs included in this research are the moderator quantile graphs and the Johnson-Neyman significance regions. The interpretation of each of these will be explained below.

Moderator quantile graphs

For each of the moderator relationships, quantile graphs from the Hayes PROCESS procedure will be shown. An example is provided below.



The above quantile graph shows the relationship between satisfaction and NWOM being moderated by affective commitment. The graph shows five separate regression lines of varying colours, and on the right-hand side a corresponding series of five coloured dots with values ranging from -1.23 to 1.19. The five separate regression lines show the impact of satisfaction on NWOM for values of affective commitment corresponding to the 10th, 25th, 50th, 75th and 90th percentiles of the affective commitment distribution. The affective commitment values for these percentiles are shown on the right-hand side of the graph. As can be seen in this example, the lowest value for affective commitment shown is the 10th percentile level at -1.23 (the bottom solid red dot regression line) and the highest value for affective commitment shown is the 90th percentile level at 1.19 (the top solid green dot regression line). By contrasting the slopes of the five different regression lines, this visual representation allows an effective way of understanding the impacts of moderator values on the relationship between satisfaction and NWOM. In this case it shows that as satisfaction levels decrease, affectively committed customers increase their NWOM at a faster rate than non-affectively committed customers.

The Johnson- Neyman technique

Another of the outputs generated by the Hayes PROCESS procedure utilises the Johnson-Neyman technique, an example of which is shown below. This output shows the impact of affective commitment as a moderator of the relationship between satisfaction and PWOM.

```
Moderator value(s) defining Johnson-Neyman significance region(s)
      Value    % below    % above
     1.3486    90.3571     9.6429

Conditional effect of X on Y at values of the moderator
(M)
      AFFECT    Effect         se          t          p       LLCI       ULCI
    -3.2417      .6876      .1851     3.7142      .0002      .3232     1.0520
    -2.9897      .6641      .1752     3.7895      .0002      .3191     1.0091
    -2.7377      .6406      .1657     3.8659      .0001      .3144      .9668
    -2.4856      .6171      .1566     3.9416      .0001      .3089      .9253
    -2.2336      .5936      .1479     4.0139      .0001      .3025      .8847
    -1.9816      .5701      .1398     4.0789      .0001      .2950      .8453
    -1.7296      .5466      .1323     4.1313      .0000      .2862      .8071
    -1.4775      .5231      .1256     4.1640      .0000      .2758      .7705
    -1.2255      .4996      .1199     4.1686      .0000      .2637      .7356
     -.9735      .4761      .1151     4.1359      .0000      .2495      .7028
     -.7215      .4527      .1116     4.0571      .0001      .2330      .6723
     -.4694      .4292      .1093     3.9262      .0001      .2140      .6443
     -.2174      .4057      .1084     3.7418      .0002      .1922      .6191
      .0346      .3822      .1089     3.5084      .0005      .1677      .5966
      .2866      .3587      .1108     3.2363      .0014      .1405      .5769
      .5387      .3352      .1140     2.9390      .0036      .1107      .5597
      .7907      .3117      .1185     2.6309      .0090      .0785      .5449
     1.0427      .2882      .1240     2.3246      .0208      .0441      .5323
     1.2947      .2647      .1304     2.0295      .0434      .0079      .5215
     1.3486      .2597      .1319     1.9686      .0500      .0000      .5194
     1.5468      .2412      .1377     1.7519      .0809     -.0298      .5123
     1.7988      .2177      .1456     1.4949      .1361     -.0690      .5044
```

What this output shows is the “region of significance” for the effect of the moderator. The information at the top of the table indicates that the moderator (affective commitment) transitions from significant to insignificant at the value of 1.3486. What this means is that when affective commitment scores are 1.3486 or below (90.3571% of the distribution), affective commitment significantly moderates the relationship between satisfaction and PWOM. When affective commitment scores are above 1.3486 (9.6429% of the distribution), affective commitment is not a significant moderator of the relationship between satisfaction and PWOM. This shows that affective commitment is a significant moderator of the relationship between satisfaction and PWOM up until the affective commitment level is above the 90th percentile of the distribution.

5.7.1 Affective commitment hypotheses

As this is the first of the moderated regression hypotheses to be tested, the analysis steps undertaken will be shown in full. For the following hypotheses only the final model will be shown, with the earlier analysis steps provided in Appendix 2.

H2a: *The relationship between satisfaction and retention will be moderated by affective commitment*. *Specifically, when satisfaction levels are low, retention levels for affectively committed customers will be higher than those for non- affectively committed customers.*

An initial regression was run on the total sample of 284 exploring the impact of affective commitment as a moderator of the relationship between satisfaction and retention.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.598[a]	.357	.350	.58241	1.887

a. Predictors: (Constant), satisfaction x affective commitment, affective commitment, satisfaction

b. Dependent Variable: retention

Coefficients[a]

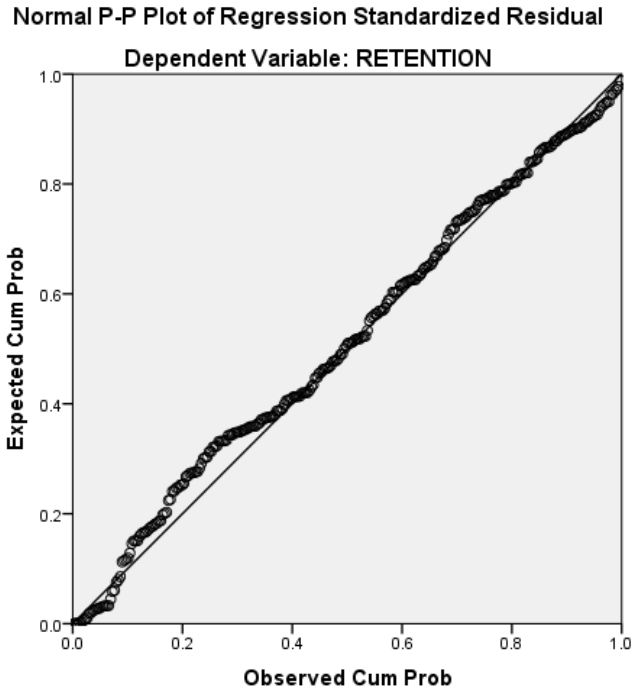
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.010	.040		.257	.797
	Satisfaction	.386	.064	.535	6.064	.000
	Affective commitment	.045	.063	.063	.714	.476
	Satisfaction x affective commitment	-.012	.024	-.027	-.521	.603

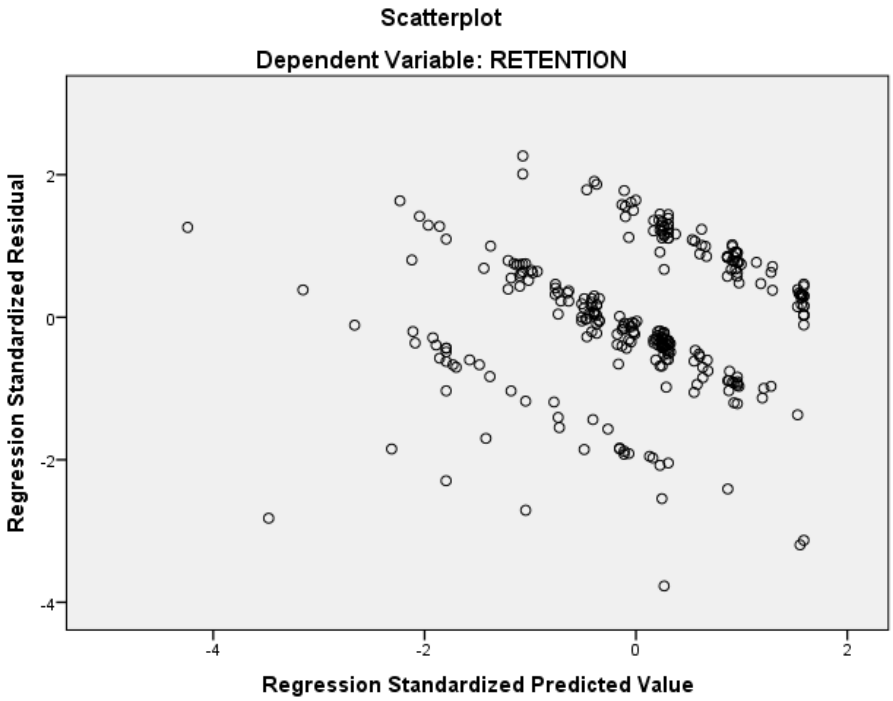
a. Dependent Variable: retention

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-1.8316	.6859	.0000	.43180	284
Std. Predicted Value	-4.242	1.589	.000	1.000	284
Standard Error of Predicted Value	.039	.300	.063	.028	284
Adjusted Predicted Value	-2.0962	.7431	.0000	.43382	284
Residual	-2.19671	1.31864	.00000	.57932	284
Std. Residual	-3.772	2.264	.000	.995	284
Stud. Residual	-3.780	2.276	.000	1.004	284
Deleted Residual	-2.20654	1.33197	.00001	.59095	284
Stud. Deleted Residual	-3.874	2.293	-.001	1.010	284
Mahal. Distance	.265	73.937	2.989	5.746	284
Cook's Distance	.000	.385	.005	.026	284
Centered Leverage Value	.001	.261	.011	.020	284

a. Dependent Variable: retention





An examination of the Normal PP scatterplot indicated the existence of outliers, which within the context of this study are values three standard deviations or more above the mean. These cases were identified as case numbers 2360, 3829, 1178, 1177, 2357 and 4524 and were removed before the final model was generated. The outputs of this analysis are shown below.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.621[a]	.385	.378	.53781	1.898

a. Predictors: (Constant), satisfaction x affective commitment, affective commitment, satisfaction

b. Dependent Variable: retention

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	49.807	3	16.602	57.399	.000[b]
	Residual	79.541	275	.289		
	Total	129.348	278			

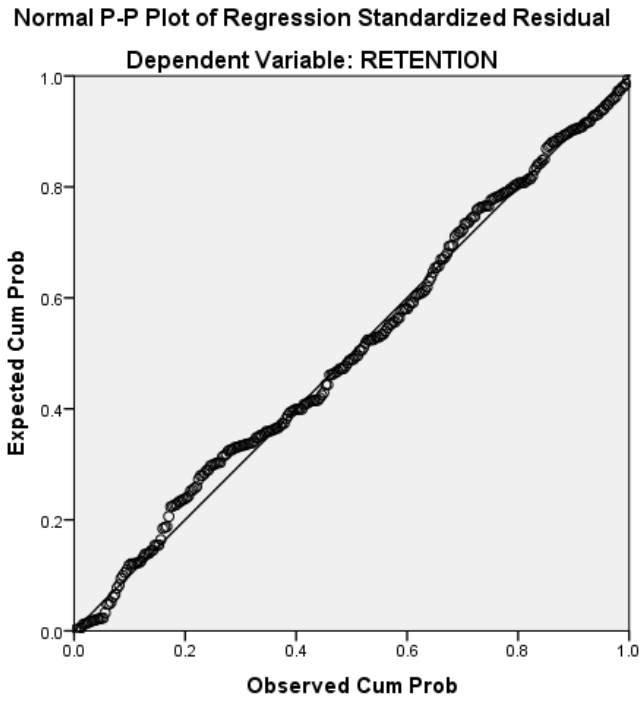
a. Dependent Variable: retention

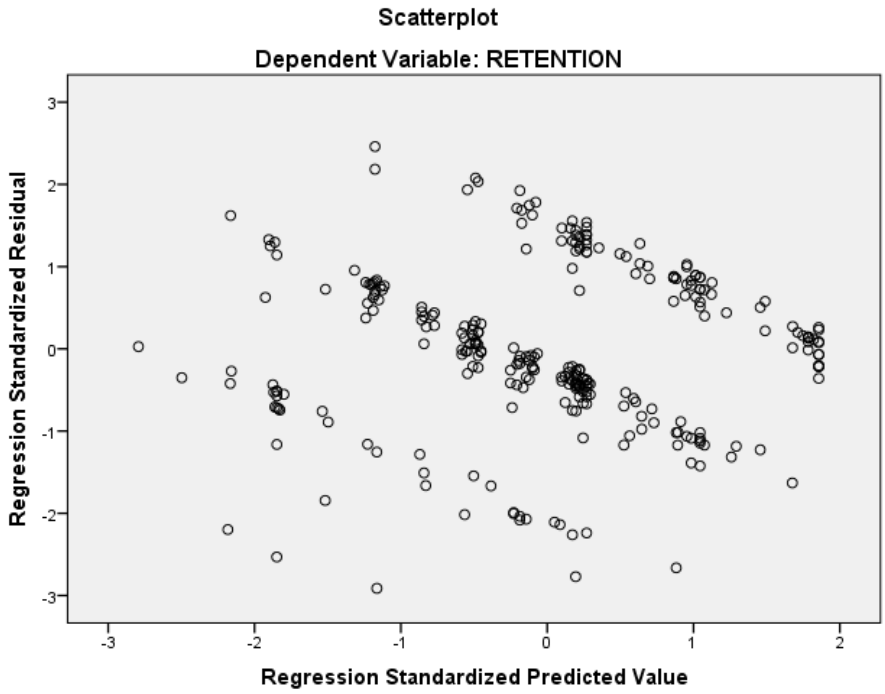
b. Predictors: (Constant), satisfaction x affective commitment, satisfaction, affective commitment

Coefficients[a]

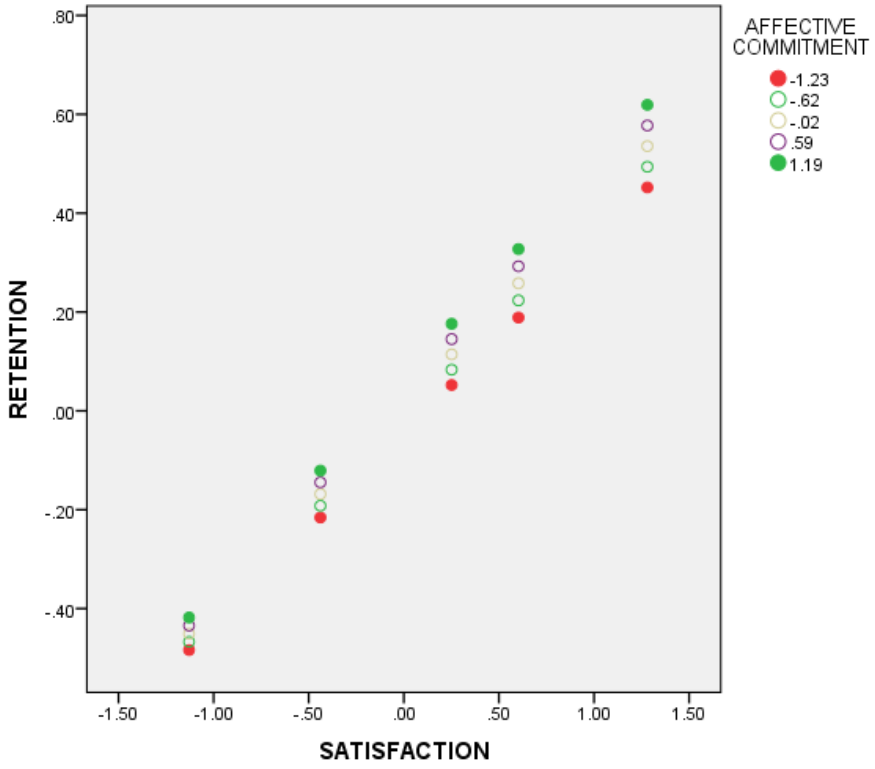
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.012	.038		.315	.753		
	Satisfaction	.410	.059	.572	6.935	.000	.329	3.044
	Affective commitment	.047	.059	.065	.794	.428	.330	3.032
	Satisfaction x affective commitment	.018	.027	.032	.655	.513	.949	1.053

a. Dependent Variable: retention





Below is a graph taken from the outputs of the Hayes 2013 PROCESS analysis. It plots five regression lines based on values for the quantitative moderator that correspond to the 10th, 25th, 50th, 75th and 90th percentiles.



Multiple regression analysis was used to test if the relationship between satisfaction and retention is moderated by affective commitment . The results of the regression indicated that the overall model explained 38.5 % of the variance (r^2=. 385, F(3,275)= 57.399, p<.001). It was found that satisfaction significantly predicted retention (β = .41, p<.001), but affective commitment did not significantly predict retention (β = .047, p =.428) and the interaction term of affective commitment by satisfaction did not significantly predict retention (β = .018, p=.513). **Hypothesis H2a is therefore not supported. This indicates that as satisfaction levels decrease, customers with high affective commitment levels decrease their intention to stay at a rate that is not significantly different to those with low affective commitment levels.**

H2b: *The relationship between satisfaction and PWOM will be moderated by affective commitment. Specifically, when satisfaction levels are low, PWOM levels for affectively committed customers will be higher than for non- affectively committed customers.*

Below are shown the SPSS outputs using the Hayes PROCESS analysis 2013 for the final model used to test this hypothesis.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.835[a]	.697	.694	.97845	1.840

a. Predictors: (Constant), satisfaction x affective commitment, affective commitment, satisfaction

b. Dependent Variable: PWOM

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	608.245	3	202.748	211.777	.000[b]
	Residual	264.234	276	.957		
	Total	872.478	279			

a. Dependent Variable: PWOM

b. Predictors: (Constant), satisfaction x affective commitment, affective commitment, satisfaction

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.119	.069		1.724	.086		
	Satisfaction	.385	.109	.208	3.543	.000	.317	3.150
	Affective commitment	1.187	.109	.639	10.887	.000	.319	3.136
	Satisfaction x affective commitment	-.093	.049	-.064	-1.900	.059	.953	1.050

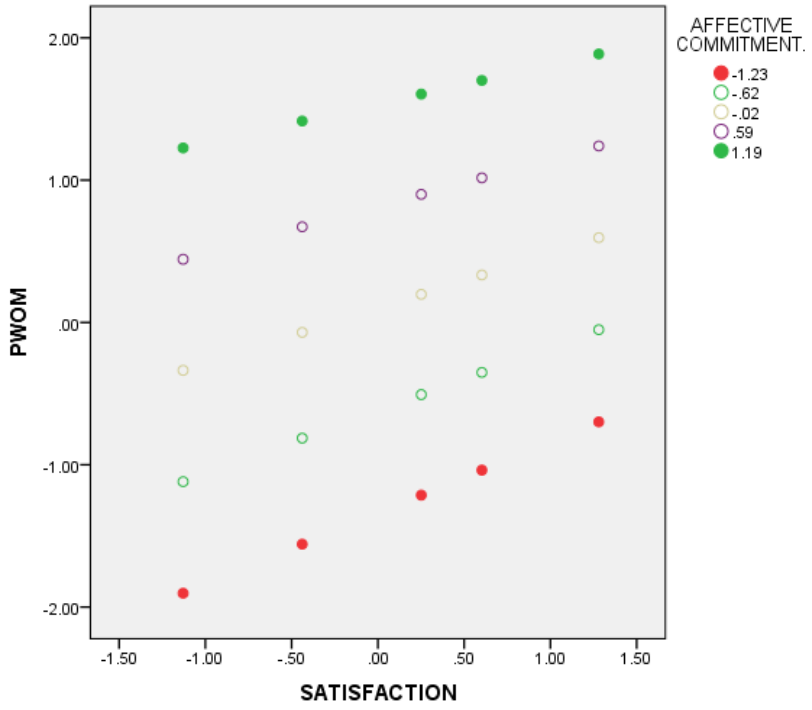
```
Moderator value(s) defining Johnson-Neyman significance region(s)

      Value    % below    % above
     1.3486    90.3571     9.6429

Conditional effect of X on Y at values of the moderator
(M)

      AFFECT    Effect         se          t          p       LLCI       ULCI
    -3.2417     .6876      .1851     3.7142     .0002     .3232     1.0520
    -2.9897     .6641      .1752     3.7895     .0002     .3191     1.0091
    -2.7377     .6406      .1657     3.8659     .0001     .3144      .9668
    -2.4856     .6171      .1566     3.9416     .0001     .3089      .9253
    -2.2336     .5936      .1479     4.0139     .0001     .3025      .8847
    -1.9816     .5701      .1398     4.0789     .0001     .2950      .8453
    -1.7296     .5466      .1323     4.1313     .0000     .2862      .8071
    -1.4775     .5231      .1256     4.1640     .0000     .2758      .7705
    -1.2255     .4996      .1199     4.1686     .0000     .2637      .7356
     -.9735     .4761      .1151     4.1359     .0000     .2495      .7028
     -.7215     .4527      .1116     4.0571     .0001     .2330      .6723
     -.4694     .4292      .1093     3.9262     .0001     .2140      .6443
     -.2174     .4057      .1084     3.7418     .0002     .1922      .6191
      .0346     .3822      .1089     3.5084     .0005     .1677      .5966
      .2866     .3587      .1108     3.2363     .0014     .1405      .5769
      .5387     .3352      .1140     2.9390     .0036     .1107      .5597
      .7907     .3117      .1185     2.6309     .0090     .0785      .5449
     1.0427     .2882      .1240     2.3246     .0208     .0441      .5323
     1.2947     .2647      .1304     2.0295     .0434     .0079      .5215
     1.3486     .2597      .1319     1.9686     .0500     .0000      .5194
     1.5468     .2412      .1377     1.7519     .0809    -.0298      .5123
     1.7988     .2177      .1456     1.4949     .1361    -.0690      .5044
```

Below is a graph taken from the outputs of the Hayes 2013 PROCESS analysis. It plots five regression lines based on values for the quantitative moderator that correspond to the 10th, 25th, 50th, 75th and 90th percentiles.



Multiple regression analysis was used to test if the relationship between satisfaction and PWOM is moderated by affective commitment. The results of the regression indicated that the overall model explained 69.7 % of the variance (r^2=. 697, F(3,276)= 211.777, p<.001). It was found that satisfaction significantly predicted PWOM (β = .385, p<.001) as did affective commitment (β = 1.187, p<.001), but the interaction term of affective commitment by satisfaction did not significantly predict PWOM (β = -.093, p=.059). Applying the Johnson-Neyman technique found though that affective commitment was a significant moderator of the relationship between satisfaction and PWOM where the values of affective commitment were below 1.3486, which represents 90.36% of the distribution of values for affective commitment. **As a result of this analysis Hypothesis H2b was supported for values of the moderator below the 90th percentile. This indicates that as satisfaction levels decrease, affectively committed customers are decreasing their PWOM at a slower rate than non-affectively committed customers.**

H2c: *The relationship between satisfaction and NWOM will be moderated by affective commitment. Specifically, when satisfaction levels are low, NWOM levels for affectively committed customers will be lower than for non- affectively committed customers.*

Below are the SPSS outputs using the Hayes PROCESS analysis 2013 for the final model used to test this hypothesis.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.432[a]	.187	.178	2.16912	2.231

a. Predictors: (Constant), satisfaction x affective commitment, affective commitment, satisfaction

b. Dependent Variable: NWOM

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	295.624	3	98.541	20.944	.000[b]
	Residual	1289.186	274	4.705		
	Total	1584.811	277			

a. Dependent Variable: NWOM

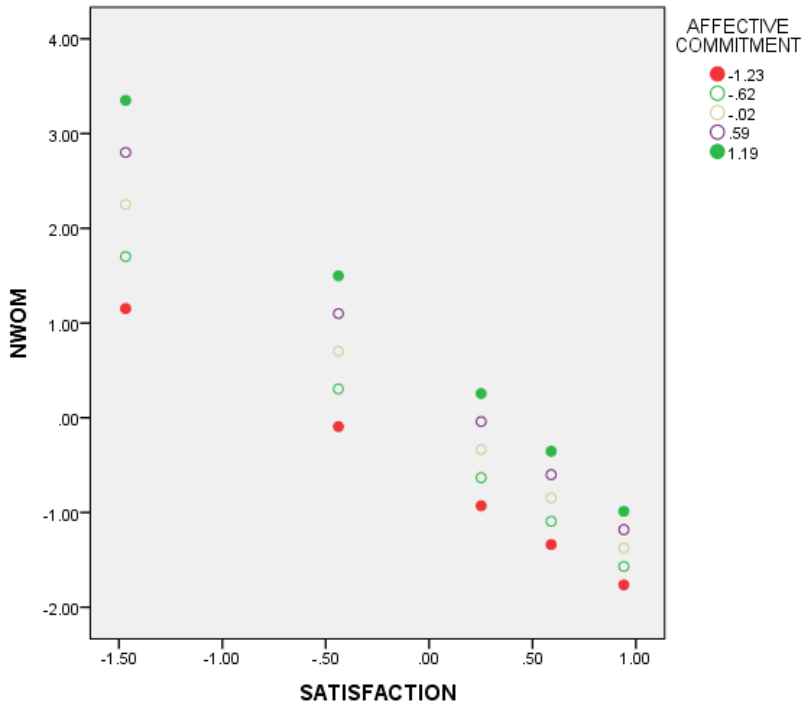
b. Predictors: (Constant), satisfaction x affective commitment, affective commitment, satisfaction

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.051	.153		.335	.738		
	Satisfaction	-1.510	.238	-.599	-6.335	.000	.332	3.015
	Affective commitment	.550	.237	.219	2.321	.021	.333	3.003
	Satisfaction x affective commitment	-.243	.109	-.125	-2.224	.027	.946	1.057

a. Dependent Variable: NWOM

Below is a graph taken from the outputs of the Hayes 2013 process analysis. It plots five regression lines based on values for the quantitative moderator that correspond to the 10th, 25th, 50th, 75th and 90th percentiles.



Multiple regression analysis was used to test if the relationship between satisfaction and NWOM is moderated by affective commitment. The results of the regression indicated that the overall model explained 18.7 % of the variance (r^2=. 187, F(3,274)= 20.944, p<.001). It was found that satisfaction significantly predicted NWOM (β = -1.510, p<.001) as did affective commitment (β = .550, p=.021) and the interaction term of affective commitment on satisfaction (β = -.243, p=.027). **As a result of this analysis Hypothesis H2c was not supported. Affective commitment was shown to moderate the relationship between customer satisfaction and NWOM. The direction of this relationship though was different to that anticipated. This indicates that as satisfaction levels decrease, affectively committed customers increase their NWOM at a faster rate than non-affectively committed customers.**

H2d: *Affectively committed customers will exhibit lower levels of value-subtracting complaining than non-affectively committed customers.*

Below are the SPSS outputs comparing people whose affective commitment levels place them in the top third of the distribution (Tercile 1) with those whose affective commitment levels place them in the bottom third of the distribution (Tercile 3).

		N	Mean	Std. Deviation	Std. Error Mean
Value subtracting complaining	Tercile 1	97	.5052	1.65280	.16782
	Tercile 3	93	.3871	1.15186	.11944

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Value subtracting complaining	Equal variances assumed	1.364	.244	.569	188	.570	.11806	.20750	-.29126	.52738
	Equal variances not assumed			.573	171.875	.567	.11806	.20598	-.28852	.52464

From the above analysis it can be seen that those with high affective commitment (Tercile 1) (*M* = .505, *SD* = 1.65) did not engage in lower levels of value subtracting complaining than those with low affective commitment (Tercile 3) (*M* = .387, *SD* = 1.15), *t*(188) = .569, p = .57. **As a result of this analysis Hypothesis H2d was not supported. This indicates that customers with high affective commitment are just as likely to engage in value subtracting complaining as customers with low affective commitment.**

H2e: *The relationship between satisfaction and SOW will be moderated by affective commitment. Specifically, when satisfaction levels are low, SOW levels for affectively committed customers will be higher than for non- affectively committed customers.*

As noted in section 4.3.3, the distribution of SOW percentages was not normally distributed due to the high incidence rate of people with 100% SOW with the focal brand (approximately 30% of the sample). This was highlighted at the time as being a potential issue when using this data for multiple regression analysis. Although the raw data was not normally distributed, this was not found to significantly affect the distribution of error scores, and due to this those with 100% SOW with the focal brand were included in the sample for multiple regression in moderation analysis

Below are shown the SPSS outputs using the Hayes PROCESS analysis 2013 for the final model used to test this hypothesis.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.190[a]	.036	.026	30.13448	1.916

a. Predictors: (Constant), satisfaction x affective commitment, affective commitment, satisfaction

b. Dependent Variable: SOW

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9492.874	3	3164.291	3.485	.016[b]
	Residual	254264.400	280	908.087		
	Total	263757.274	283			

a. Dependent Variable: SOW

b. Predictors: (Constant), satisfaction x affective commitment, affective commitment, satisfaction

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.739	2.056		-.359	.720		
	Satisfaction	8.106	3.296	.266	2.459	.015	.295	3.386
	Affective commitment	-2.650	3.282	-.087	-.807	.420	.298	3.357
	Satisfaction x affective commitment	.887	1.217	.046	.728	.467	.881	1.135

a. Dependent Variable: SOW

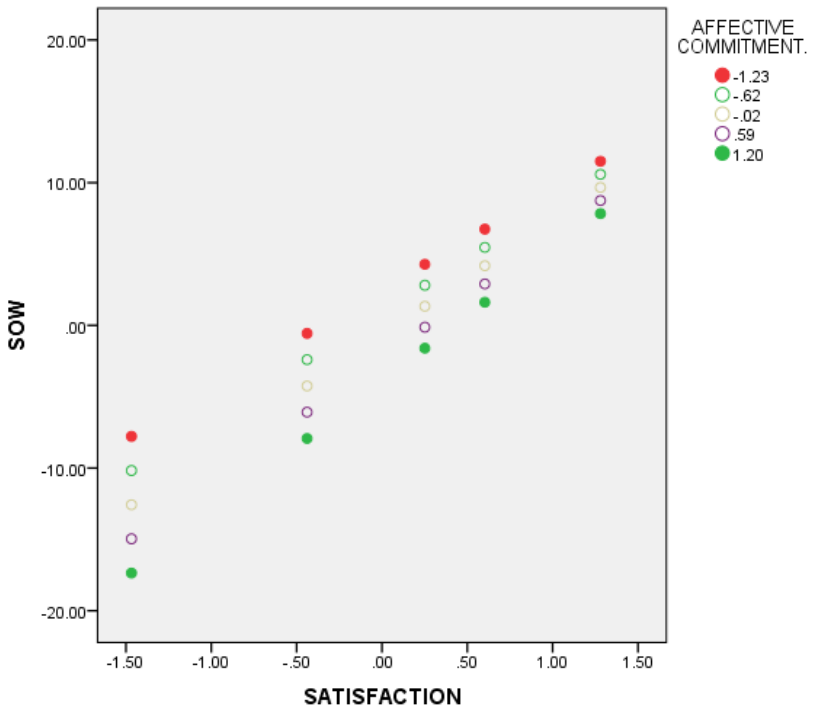
Moderator value(s) defining Johnson-Neyman significance region(s)

Value	% below	% above
-1.3665	6.3380	93.6620

Conditional effect of X on Y at values of the moderator (M)

AFFECT	Effect	se	t	p	LLCI	ULCI
-3.6516	4.8685	5.1941	.9373	.3494	-5.3560	15.0929
-3.3791	5.1100	4.9408	1.0343	.3019	-4.6157	14.8358
-3.1066	5.3516	4.6972	1.1393	.2555	-3.8947	14.5980
-2.8341	5.5932	4.4651	1.2527	.2114	-3.1961	14.3826
-2.5615	5.8348	4.2462	1.3741	.1705	-2.5236	14.1933
-2.2890	6.0764	4.0426	1.5031	.1339	-1.8814	14.0343
-2.0165	6.3180	3.8570	1.6381	.1025	-1.2743	13.9104
-1.7440	6.5596	3.6918	1.7768	.0767	-.7076	13.8269
-1.4715	6.8012	3.5501	1.9158	.0564	-.1870	13.7894
-1.3665	6.8943	3.5023	1.9685	.0500	.0000	13.7885
-1.1989	7.0428	3.4346	2.0505	.0412	.2818	13.8038
-.9264	7.2844	3.3482	2.1756	.0304	.6936	13.8752
-.6539	7.5260	3.2931	2.2854	.0230	1.0437	14.0083
-.3814	7.7676	3.2708	2.3748	.0182	1.3291	14.2061
-.1089	8.0092	3.2821	2.4402	.0153	1.5484	14.4700
.1637	8.2508	3.3266	2.4802	.0137	1.7024	14.7992
.4362	8.4924	3.4031	2.4955	.0132	1.7935	15.1912
.7087	8.7340	3.5093	2.4888	.0134	1.8260	15.6420
.9812	8.9756	3.6428	2.4639	.0143	1.8048	16.1463
1.2537	9.2172	3.8006	2.4252	.0159	1.7358	16.6986
1.5263	9.4588	3.9799	2.3766	.0181	1.6245	17.2931
1.7988	9.7004	4.1779	2.3219	.0210	1.4764	17.9244

Below is a graph taken from the outputs of the Hayes 2013 process analysis. It plots five regression lines based on values for the quantitative moderator that correspond to the 10th, 25th, 50th, 75th and 90th percentiles.



Multiple regression analysis was used to test if the relationship between satisfaction and SOW is moderated by affective commitment. The results of the regression indicated that the overall model explained 3.6 % of the variance (r^2=.036, F(3,280)= 3.485, p=.016). It was found that satisfaction significantly predicted SOW (β = 8.106, p=.015) but affective commitment did not significantly predict SOW (β = -2.650, p=.420), and the interaction term of affective commitment by satisfaction did not significantly predict SOW (β = .887, p=.467). Applying the Johnson-Neyman technique though found that affective commitment was a significant moderator of the relationship between satisfaction and SOW where the values of affective commitment were above -1.3665, which represents 93.66% of the distribution of values for affective commitment. **As a result of this analysis Hypothesis H2e was not supported. Affective commitment was shown to moderate the relationship between customer satisfaction and SOW for values of the moderator above the 7th percentile. The direction of this relationship though different to that anticipated. This indicates that as satisfaction levels decrease, affectively committed customers decrease their share of wallet more rapidly than non-affectively committed customers.**

5.7.2 Calculative commitment hypotheses

H3a: *The relationship between satisfaction and retention will be moderated by calculative commitment. Specifically, when satisfaction levels are low, retention levels for customers with high calculative commitment will be higher than for customers with low calculative commitment.*

Below are the SPSS outputs using the Hayes PROCESS analysis 2013 for the final model used to test this hypothesis. This model was created after previously outlined steps were taken to ensure that the underlying assumptions of multiple regression were met and that the undue influence of outliers was accounted for. The detailed outputs generated during the initial steps have been included in Appendix 2.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.619[a]	.384	.377	.53846	1.923

a. Predictors: (Constant), calculative commitment, satisfaction, satisfaction x calculative commitment

b. Dependent Variable: retention

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	49.616	3	16.539	57.043	.000[b]
	Residual	79.732	275	.290		
	Total	129.348	278			

a. Dependent Variable: retention

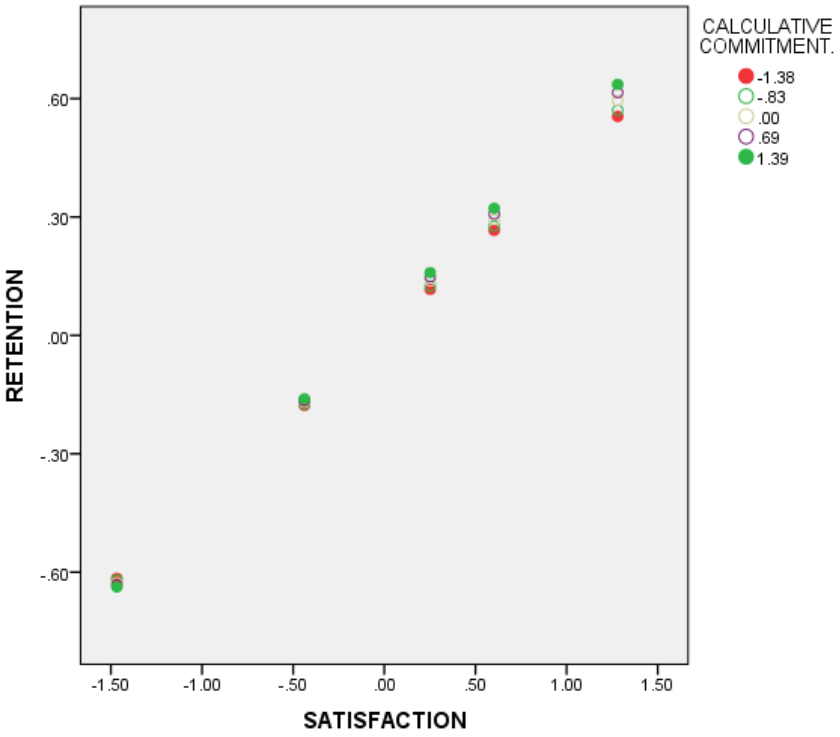
b. Predictors: (Constant), calculative commitment, satisfaction, satisfaction x calculative commitment

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.026	.032		.804	.422		
	satisfaction x calculative commitment	.014	.035	.019	.390	.697	.965	1.036
	Satisfaction	.445	.034	.621	13.076	.000	.995	1.005
	Calculative commitment	.012	.033	.017	.363	.717	.965	1.036

a. Dependent Variable: retention

Below is a graph taken from the outputs of the Hayes 2013 PROCESS analysis. It plots five regression lines based on values for the quantitative moderator that correspond to the 10th, 25th, 50th, 75th and 90th percentiles.



Multiple regression analysis was used to test if the relationship between satisfaction and retention is moderated by calculative commitment. The results of the regression indicated that the overall model explained 38.4 % of the variance (r^2=. 384, F(3,275)= 57, p< .001). It was found that satisfaction significantly predicted retention (β = .445, p<.001) but calculative commitment did not significantly predict retention (β = -.012, p=.717), and the interaction term of calculative commitment by satisfaction did not significantly predict retention (β = .014, p=.697). **As a result of this analysis Hypothesis H3a was not supported. This indicates that as satisfaction levels drop, customers with high calculative commitment levels decrease their intention to stay at a rate that is not significantly different from those customers with low calculative commitment levels.**

H3b: *The relationship between satisfaction and NWOM will be moderated by calculative commitment. Specifically, when satisfaction levels are low, NWOM levels for customers with high calculative commitment will be higher than for customers with low calculative commitment.*

Below are the SPSS outputs using the Hayes PROCESS analysis 2013 for the final model used to test this hypothesis. The detailed outputs generated during the initial steps have been included in Appendix 2.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.655[a]	.428	.422	1.84755	2.071

a. Predictors: (Constant), satisfaction, satisfaction x calculative commitment, calculative commitment

b. Dependent Variable: NWOM

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	703.798	3	234.599	68.728	.000[b]
	Residual	938.701	275	3.413		
	Total	1642.498	278			

a. Dependent Variable: NWOM

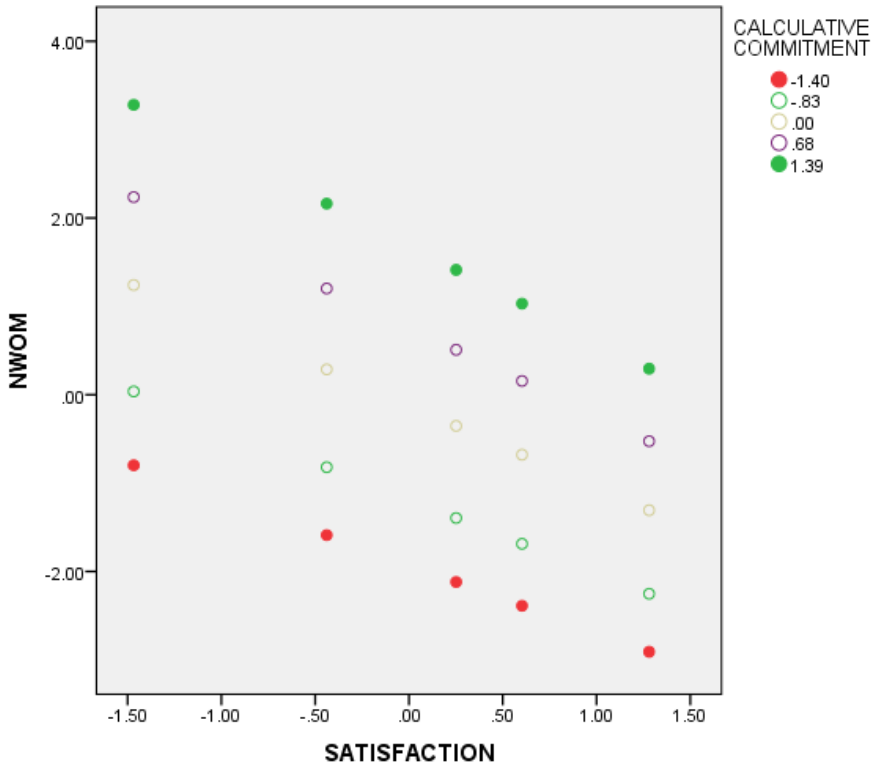
b. Predictors: (Constant), satisfaction, satisfaction x calculative commitment, calculative commitment

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.114	.111		-1.029	.305		
	Satisfaction	-.928	.115	-.370	-8.077	.000	.990	1.010
	Calculative commitment	1.293	.113	.531	11.473	.000	.969	1.032
	Satisfaction x calculative commitment	-.114	.118	-.045	-.970	.333	.962	1.039

a. Dependent Variable: NWOM

Below is a graph taken from the outputs of the Hayes 2013 PROCESS analysis. It plots five regression lines based on values for the quantitative moderator that correspond to the 10th, 25th, 50th, 75th and 90th percentiles.



Multiple regression analysis was used to test if the relationship between satisfaction and NWOM is moderated by calculative commitment. The results of the regression indicated that the overall model explained 42.8 % of the variance (r^2=. 428, F(3,275)= 68.728, p<.001). It was found that satisfaction significantly predicted NWOM (β = -.928, p<.001), as did calculative commitment (β =1.293, p <.001) but the interaction term of calculative commitment by satisfaction did not significantly predict NWOM (β = -.114, p=.333). **As a result of this analysis Hypothesis H3b was not supported. This indicates that as satisfaction decreases, NWOM from calculatively committed customers increases at a rate that is not significantly different from that exhibited by non-calculatively committed customers.**

H3c: *Customers with high calculative commitment will exhibit higher levels of value- subtracting complaining than customers with low calculative commitment.*

Below are the SPSS outputs comparing people whose calculative commitment levels place them in the top third of the distribution (Tercile 1) with those whose calculative commitment levels place them in the bottom third of the distribution (Tercile 3).

CALCULATIVE COMMITMENT TERC		N	Mean	Std. Deviation	Std. Error Mean
Value subtracting complaining	Tercile 1	94	.6702	1.46198	.15079
	Tercile 3	96	.0833	.37463	.03824

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Value subtracting complaining	Equal variances assumed	54.514	.000	3.808	188	.000	.58688	.15413	.28284	.89092
	Equal variances not assumed			3.773	104.919	.000	.58688	.15556	.27842	.89534

From the above analysis it can be seen that those with high calculative commitment (Tercile 1) (*M* = .67, *SD* = 1.46) did engage in higher levels of value subtracting complaining than those with low calculative commitment (Tercile 3) (*M* = .08, *SD* = .38), *t*(188) = 3.81, p < .001. **As a result of this analysis Hypothesis H3c was supported. This indicates that customers with high levels of calculative commitment are more likely to engage in value subtracting complaining than customers with low levels of calculative commitment.**

H3d: *The relationship between satisfaction and SOW will be moderated by calculative commitment. Specifically, when satisfaction levels are low, SOW levels for customers with high calculative commitment will be higher than for customers with low calculative commitment.*

As noted in section 4.3.3, the distribution of SOW percentages was not normally distributed due to the high incidence rate of people with 100% SOW with the focal brand (approximately 30% of the sample). This was highlighted at the time as being a potential issue when using this data for multiple regression analysis. Although the raw data was not normally distributed, this was not found to significantly affect the distribution of error scores, and due to this those with 100% SOW with the focal brand were included in the sample for multiple regression in moderation analysis

Below are the SPSS outputs using the Hayes PROCESS analysis 2013 for the final model used to test this hypothesis. The detailed outputs generated during the initial steps have been included in Appendix 2.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.215[a]	.046	.036	30.05311	1.890

a. Predictors: (Constant), satisfaction, satisfaction x calculative commitment, calculative commitment

b. Dependent Variable: SOW

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12039.407	3	4013.136	4.443	.005[b]
	Residual	249280.274	276	903.189		
	Total	261319.680	279			

a. Dependent Variable: SOW

b. Predictors: (Constant), satisfaction, satisfaction x calculative commitment, calculative commitment

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.231	1.799		-.128	.898		
	Satisfaction	6.143	1.854	.196	3.314	.001	.993	1.007
	Calculative commitment	-1.464	1.829	-.047	-.800	.424	.982	1.018
	Satisfaction x calculative commitment	-2.344	1.858	-.075	-1.262	.208	.981	1.019

a. Dependent Variable: SOW

********** JOHNSON-NEYMAN TECHNIQUE **********

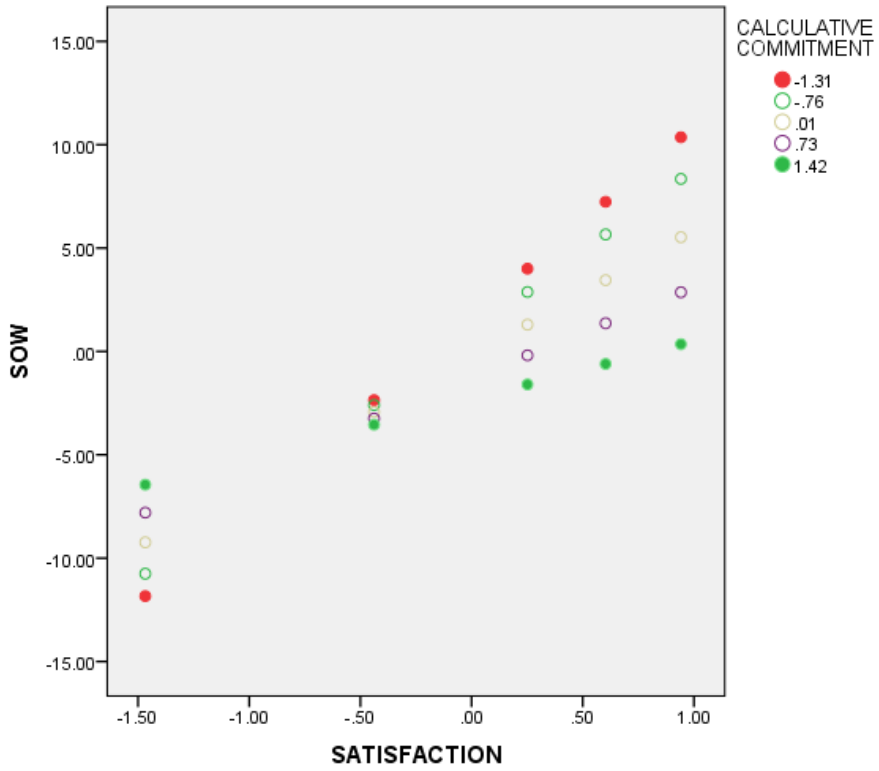
Moderator value(s) defining Johnson-Neyman significance region(s)

Value	% below	% above
.7441	75.3571	24.6429

Conditional effect of X on Y at values of the moderator (M)

F_CALC	Effect	se	t	p	LLCI	ULCI
-1.5838	9.8564	3.5850	2.7494	.0064	2.7990	16.9137
-1.3957	9.4154	3.2905	2.8614	.0045	2.9377	15.8931
-1.2076	8.9745	3.0079	2.9836	.0031	3.0531	14.8958
-1.0195	8.5335	2.7407	3.1136	.0020	3.1382	13.9289
-.8314	8.0926	2.4940	3.2449	.0013	3.1830	13.0022
-.6433	7.6516	2.2743	3.3644	.0009	3.1744	12.1288
-.4552	7.2107	2.0903	3.4496	.0006	3.0957	11.3257
-.2672	6.7698	1.9521	3.4680	.0006	2.9269	10.6126
-.0791	6.3288	1.8698	3.3848	.0008	2.6480	10.0096
.1090	5.8879	1.8509	3.1811	.0016	2.2442	9.5315
.2971	5.4469	1.8973	2.8709	.0044	1.7119	9.1820
.4852	5.0060	2.0045	2.4974	.0131	1.0599	8.9521
.6733	4.5650	2.1635	2.1101	.0358	.3060	8.8241
.7441	4.3990	2.2346	1.9686	.0500	.0000	8.7980
.8614	4.1241	2.3638	1.7447	.0821	-.5292	8.7774
1.0495	3.6832	2.5959	1.4189	.1571	-1.4271	8.7934
1.2376	3.2422	2.8520	1.1368	.2566	-2.3722	8.8567
1.4257	2.8013	3.1263	.8960	.3710	-3.3531	8.9556
1.6138	2.3603	3.4143	.6913	.4900	-4.3610	9.0817
1.8018	1.9194	3.7129	.5170	.6056	-5.3898	9.2286
1.9899	1.4785	4.0197	.3678	.7133	-6.4347	9.3917
2.1780	1.0375	4.3330	.2394	.8109	-7.4924	9.5674

Below is a graph taken from the outputs of the Hayes 2013 PROCESS analysis. It plots five regression lines based on values for the quantitative moderator that correspond to the 10th, 25th, 50th, 75th and 90th percentiles.



Multiple regression analysis was used to test if the relationship between satisfaction and SOW is moderated by calculative commitment. The results of the regression indicated that the overall model explained 4.6% of the variance (r^2=. 046, F(3,276)= 4.443, p=.005). It was found that satisfaction significantly predicted SOW (β = 6.143, p=.001), that calculative commitment did not (β = -1.464, p=.424), and the interaction term of calculative commitment by satisfaction did not significantly predict SOW (β = -2.344, p=.208). Applying the Johnson-Neyman technique though found that calculative commitment was a significant moderator of the relationship between satisfaction and SOW where the values of calculative commitment were below .7441, which represents 75.36 % of the distribution of values for calculative commitment. **As a result of this analysis Hypothesis H3d was supported for values of the moderator below the 75th percentile. This indicates that as satisfaction decreases, customers with high calculative commitment decrease their SOW at a slower rate than customers with low calculative commitment.**

5.7.3 Inertia hypotheses

H4a: *The relationship between satisfaction and retention will be moderated by consumer inertia. Specifically, when satisfaction levels are low, retention levels for customers with high inertia will be higher than for customers with low inertia.*

Below are shown the SPSS outputs using the Hayes PROCESS analysis 2013 for the final model used to test this hypothesis. The detailed outputs generated during the initial steps have been included in Appendix 2.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.623[a]	.388	.381	.53664	1.919

a. Predictors: (Constant), satisfaction x inertia, satisfaction, inertia

b. Dependent Variable: retention

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	50.154	3	16.718	58.053	.000[b]
	Residual	79.194	275	.288		
	Total	129.348	278			

a. Dependent Variable: retention

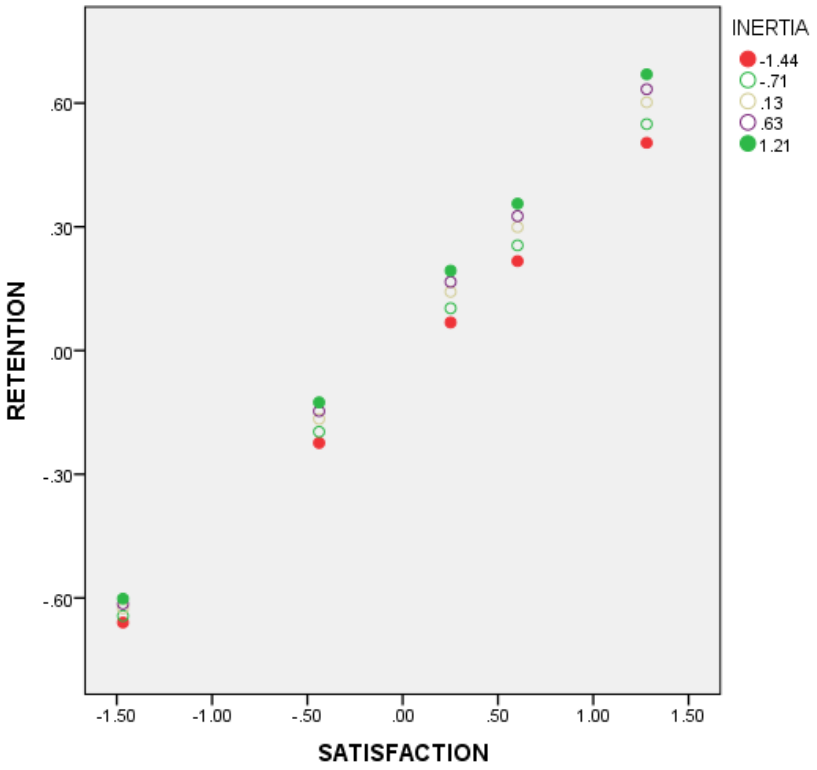
b. Predictors: (Constant), satisfaction x inertia, satisfaction, inertia

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.025	.032		.767	.444		
	Satisfaction	.445	.034	.621	13.055	.000	.984	1.016
	Inertia	.044	.033	.064	1.346	.180	.984	1.016
	Satisfaction x inertia	.015	.032	.022	.460	.646	.969	1.032

a. Dependent Variable: retention

Below is a graph taken from the outputs of the Hayes 2013 PROCESS analysis. It plots five regression lines based on values for the quantitative moderator that correspond to the 10^{th}, 25^{th}, 50^{th}, 75^{th} and 90^{th} percentiles.



Multiple regression analysis was used to test if the relationship between satisfaction and retention is moderated by inertia. The results of the regression indicated that the overall model explained 38.8% of the variance (r^2= .388, F(3,275)= 58.053, p<.001). It was found that satisfaction significantly predicted retention (β = .445, p<.001), but inertia did not significantly predict retention (β = .044, p =.180) and the interaction term of inertia by satisfaction did not significantly predict retention (β = .015, p=.646). **As a result of this analysis Hypothesis 4a was not supported. This indicates that as satisfaction decreases, customers with high inertia decrease their intention to stay at a rate that is not significantly different from those with low inertia.**

H4b: *The relationship between satisfaction and NWOM will be moderated by inertia. Specifically, when satisfaction levels are low, NWOM levels for customers with high inertia will be higher than for customers with low inertia.*

Below are shown the SPSS outputs using the Hayes PROCESS analysis 2013 for the final model used to test this hypothesis. The detailed outputs generated during the initial steps have been included in Appendix 2.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.587[a]	.344	.337	1.98813	2.174

a. Predictors: (Constant), satisfaction x inertia, satisfaction, inertia

b. Dependent Variable: NWOM

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	570.882	3	190.294	48.143	.000[b]
	Residual	1086.987	275	3.953		
	Total	1657.869	278			

a. Dependent Variable: NWOM

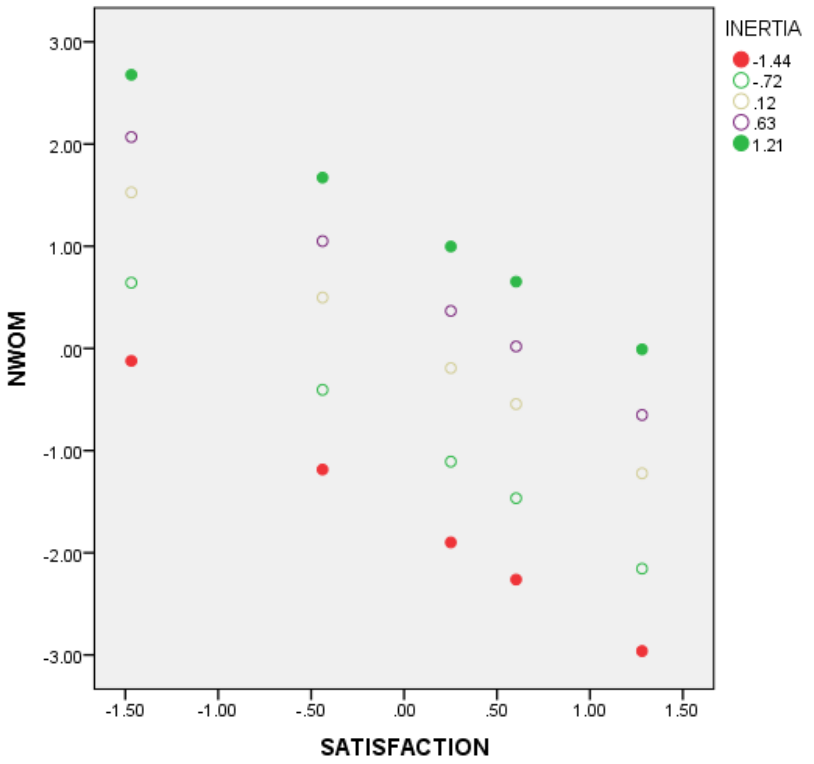
b. Predictors: (Constant), satisfaction x inertia, satisfaction, inertia

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.072	.119		-.604	.546		
	Satisfaction	-1.003	.126	-.398	-7.961	.000	.955	1.047
	Inertia	1.090	.122	.442	8.911	.000	.967	1.034
	Satisfaction x inertia	.021	.124	.009	.171	.865	.930	1.075

a. Dependent Variable: NWOM

Below is a graph taken from the outputs of the Hayes 2013 PROCESS analysis. It plots five regression lines based on values for the quantitative moderator that correspond to the 10th, 25th, 50th, 75th and 90th percentiles.



Multiple regression analysis was used to test if the relationship between satisfaction and NWOM is moderated by inertia. The results of the regression indicated that the overall model explained 34.4 % of the variance (r^2=. 344, F(3,275)= 48.143, p<.001). It was found that satisfaction significantly predicted NWOM (β = -1.003, p<.001), as did inertia (β = 1.090, p <.001) but the interaction term of inertia by satisfaction did not significantly predict NWOM (β = .021, p=.865). **As a result of this analysis Hypothesis H4b was not supported. This indicates that as satisfaction levels decrease, customers with high inertia increase their NWOM at a rate that is not significantly different from those with low inertia.**

H4c: *The relationship between satisfaction and PWOM will be moderated by inertia. Specifically, when satisfaction levels are low, PWOM levels for customers with low inertia will be higher than for customers with high inertia.*

Below are shown the SPSS outputs using the Hayes PROCESS analysis 2013 for the final model used to test this hypothesis. The detailed outputs generated during the initial steps have been included in Appendix 2.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.807[a]	.652	.648	.93292	1.735

a. Predictors: (Constant), satisfaction x inertia, satisfaction, inertia

b. Dependent Variable: PWOM

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	441.991	3	147.330	169.280	.000[b]
	Residual	235.861	271	.870		
	Total	677.851	274			

a. Dependent Variable: PWOM

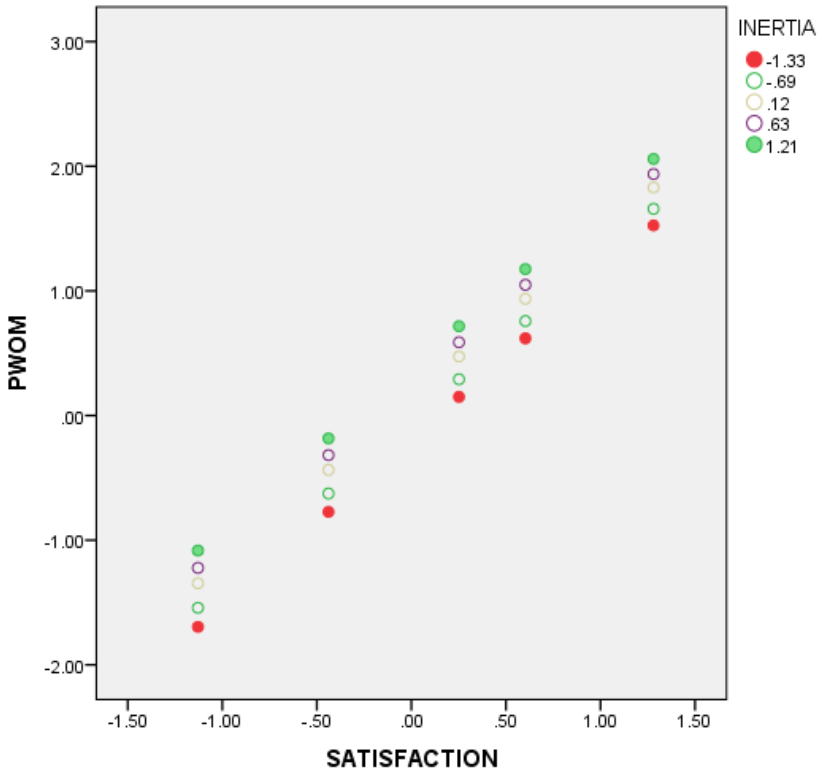
b. Predictors: (Constant), satisfaction x inertia, satisfaction, inertia

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.115	.056		2.039	.042		
	Satisfaction	1.319	.059	.801	22.294	.000	.993	1.007
	Inertia	.227	.060	.141	3.782	.000	.930	1.075
	Satisfaction x inertia	-.013	.064	-.007	-.200	.842	.926	1.079

a. Dependent Variable: PWOM

Below is a graph taken from the outputs of the Hayes 2013 PROCESS analysis. It plots five regression lines based on values for the quantitative moderator that correspond to the 10th, 25th, 50th, 75th and 90th percentiles.



Multiple regression analysis was used to test if the relationship between satisfaction and PWOM is moderated by inertia. The results of the regression indicated that the overall model explained 65.2% of the variance (r^2=. 652, F(3,271)= 169.280, p<.001). It was found that satisfaction significantly predicted PWOM (β = 1.319, p<.001), as did inertia (β = .227, p <.001) but the interaction term of inertia by satisfaction did not significantly predict PWOM (β = -.013, p=.842). **As a result of this analysis Hypothesis H4c was not supported. This indicates that as satisfaction levels increase, customers with high inertia increase their PWOM at a rate that is not significantly different from those with low inertia.**

H4d: *Customers with high inertia will exhibit higher levels of value-subtracting complaining than customers with low inertia customers*

Below are the SPSS outputs comparing people whose inertia levels place them in the top third of the distribution (Tercile 1) with those whose inertia levels place them in the bottom third of the distribution (Tercile 3).

INERTIA TERCILE		N	Mean	Std. Deviation	Std. Error Mean
Value subtracting complaining	Tercile 1	97	.6082	1.66806	.16937
	Tercile 3	80	.1750	.70755	.07911

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Value subtracting complaining	Equal variances assumed	15.404	.000	2.167	175	.032	.43325	.19993	.03867	.82782
	Equal variances not assumed			2.318	134.667	.022	.43325	.18693	.06355	.80295

From the above analysis it can be seen that those with high inertia (Tercile 1) (M = .6082, SD = 1.6681) did engage in higher levels of value subtracting complaining than those with low inertia (Tercile 3) (M = .1750, SD = .7076), $t(175) = .2.167$, p = .032. **As a result of this analysis Hypothesis H4d was supported. This indicates that customers with high inertia engage in higher levels of value subtracting complaining than customers with low inertia.**

H4e: *The relationship between satisfaction and SOW will be moderated by inertia. Specifically, when satisfaction levels are low, SOW levels for customers with high inertia will be higher than for customers with low inertia.*

As noted in section 4.3.3, the distribution of SOW percentages was not normally distributed due to the high incidence rate of people with 100% SOW with the focal brand (approximately 30% of the sample). This was highlighted at the time as being a potential issue when using this data for multiple regression analysis. Although the raw data was not normally distributed, this was not found to significantly affect the distribution of error scores, and due to this those with 100% SOW with the focal brand were included in the sample for multiple regression in moderation analysis

Below are shown the SPSS outputs using the Hayes PROCESS analysis 2013 for the final model used to test this hypothesis. The detailed outputs generated during the initial steps have been included in Appendix 3.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.196[a]	.038	.028	29.90734	1.858

a. Predictors: (Constant), satisfaction x inertia, satisfaction, inertia

b. Dependent Variable: SOW

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9802.081	3	3267.360	3.653	.013[b]
	Residual	245973.442	275	894.449		
	Total	255775.523	278			

a. Dependent Variable: SOW

b. Predictors: (Constant), satisfaction x inertia, satisfaction, inertia

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.296	1.801		-.164	.870		
	Satisfaction	5.856	1.890	.184	3.099	.002	.991	1.009
	Inertia	1.897	1.899	.062	.999	.319	.922	1.085
	Satisfaction x inertia	-2.483	2.015	-.076	-1.233	.219	.927	1.079

a. Dependent Variable: SOW

********** JOHNSON-NEYMAN TECHNIQUE **********

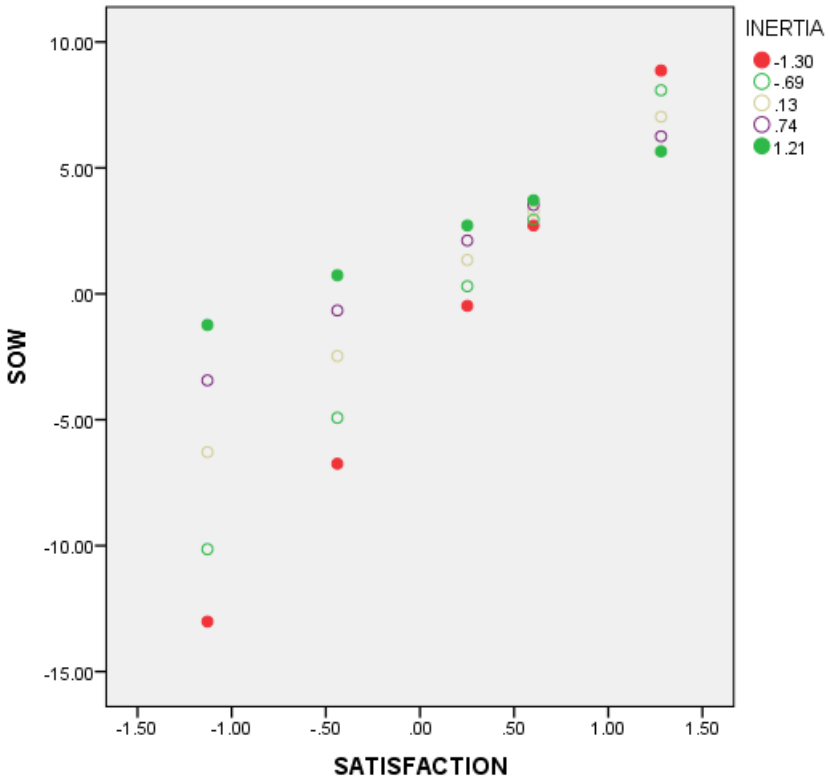
Moderator value(s) defining Johnson-Neyman significance region(s)

Value	% below	% above
.6125	71.3262	28.6738

Conditional effect of X on Y at values of the moderator (M)

F_INERT	Effect	se	t	p	LLCI	ULCI
-1.8783	10.5194	4.3172	2.4366	.0155	2.0204	19.0184
-1.6580	9.9724	3.9228	2.5421	.0116	2.2498	17.6949
-1.4376	9.4253	3.5402	2.6624	.0082	2.4561	16.3946
-1.2173	8.8783	3.1735	2.7977	.0055	2.6309	15.1256
-.9970	8.3312	2.8290	2.9450	.0035	2.7621	13.9004
-.7767	7.7842	2.5158	3.0942	.0022	2.8316	12.7368
-.5564	7.2372	2.2470	3.2208	.0014	2.8136	11.6608
-.3360	6.6901	2.0404	3.2788	.0012	2.6733	10.7070
-.1157	6.1431	1.9161	3.2061	.0015	2.3710	9.9152
.1046	5.5961	1.8904	2.9603	.0033	1.8747	9.3175
.3249	5.0490	1.9671	2.5667	.0108	1.1765	8.9215
.5452	4.5020	2.1353	2.1084	.0359	.2984	8.7056
.6125	4.3349	2.2020	1.9686	.0500	.0000	8.6699
.7655	3.9550	2.3756	1.6648	.0971	-.7217	8.6317
.9859	3.4079	2.6686	1.2770	.2027	-1.8456	8.6615
1.2062	2.8609	2.9989	.9540	.3409	-3.0429	8.7647
1.4265	2.3139	3.3555	.6896	.4910	-4.2919	8.9197
1.6468	1.7668	3.7309	.4736	.6362	-5.5779	9.1116
1.8671	1.2198	4.1199	.2961	.7674	-6.8907	9.3303
2.0875	.6728	4.5190	.1489	.8818	-8.2235	9.5690
2.3078	.1257	4.9258	.0255	.9797	-9.5713	9.8228
2.5281	-.4213	5.3385	-.0789	.9372	-10.9308	10.0882

Below is a graph taken from the outputs of the Hayes 2013 PROCESS analysis. It plots five regression lines based on values for the quantitative moderator that correspond to the 10th, 25th, 50th, 75th and 90th percentiles.



Multiple regression analysis was used to test if the relationship between satisfaction and SOW is moderated by inertia. The results of the regression indicated that the overall model explained 3.8 % of the variance (r^2= .038, F(3,275)= 3.653, p=.013). It was found that satisfaction significantly predicted SOW (β = 5.856, p=.002), although inertia did not significantly predict SOW (β = 1.897, p=.319), and the interaction term of inertia by satisfaction did not significantly predict SOW (β = .-2.483, p=.219). Applying the Johnson-Neyman technique though found that inertia was a significant moderator of the relationship between satisfaction and SOW where the values of inertia were below 0.6125, which represents 71.33% of the distribution of values for inertia. **As a result of this analysis Hypothesis H4e was supported for values of the moderator below the 71st percentile. This indicates that as satisfaction decreases, customers with high inertia levels decrease their share of wallet at a slower rate than customers with low inertia.**

CHAPTER 6

GENERAL DISCUSSION

6.1 The impact of relationship type on the connection between satisfaction and consumer behaviour

The research conducted for this dissertation has explored the role played by relationship type in affecting consumer behaviour. More specifically, it sought to shed light on the relationship between customer satisfaction and variety of customer behaviours, and if these behaviours can be better understood by taking into account the types of relationships that consumers can have with a company.

In terms of the base relationships between satisfaction and the focal outcome behaviours explored using multiple regression (retention, PWOM, NWOM and SOW), it found that satisfaction is a significant predictor of all of these, but its ability to predict these varies widely in strength. The current study showed that satisfaction by itself predicts 56.1% of variance in PWOM, 38.3% of variance in retention, 12.9% of variance in NWOM and only 4.1% of variance in SOW. The small amount of explained variance for the relationship between SOW and satisfaction is in line with studies by Hofmeyer (2010), Keiningham et al. (2003) and Keiningham et al. (2007). Measuring all four of these relationships within the one consumer group indicates that managerial efforts to increase satisfaction will have a far greater impact on certain consumer behaviours, such as PWOM, than it will on behaviours such as SOW. As SOW is strongly linked to profitability, this would be of great interest to management when deciding where to allocate their finite marketing resources.

The flipside to this is that while satisfaction is a reliable influencer of some consumer behaviours, due to the low explained variance for some variables such as SOW, there appear to be other factors influencing consumer behaviour beyond satisfaction. That was the underlying premise of the current research, and it was validated through establishing the base relationships between customer satisfaction and consumer behaviour.

A final observation regarding the base relationships between satisfaction and the focal outcome behaviours explored in this study relates to whether or not relationship type should be viewed as a moderator or mediator of the satisfaction → consumer behaviour connection. Within the regression analyses performed, satisfaction had a stronger direct relationship with retention, NWOM and SOW than did any of the relationship types examined. This insight lends support to the contention within this study that relationship type should be viewed as a moderator rather than a mediator of the satisfaction→ consumer behaviour connection.

6.2 The proposed influencers of consumer behaviour

Satisfaction alone has been seen as lacking explanatory power with respect to its ability to predict consumer behaviours such as retention, WOM, and SOW (Kumar et al., 2013). The current study sought to increase the explanatory power of the satisfaction→consumer behaviour relationship by adding in moderating variables relating to relationship types. These relationship types were affective commitment, calculative commitment and inertia. The inclusion of inertia as a relationship type is a unique contribution of this study. Although inertia is studied in the business context due to its widely acknowledged presence in many product categories, no research has been found contrasting it with active relationship types. The current study therefore shows the impact of relationships types on consumer behaviour, as well as the impact of a lack of relationship type on consumer behaviour, namely, inertia. A study published by Keiningham et al. (2015), after data collection for this dissertation, did include habitual commitment as a new commitment type, and this does share some properties with inertia. The inertia concept utilised in the current study encompasses the idea of habit, though goes beyond the behavioural aspects of habit to include items intended to capture a lack of motivation towards the category. This lack of goal directed behaviour is what is seen as defining inertia by researchers such as Zeelenberg and Pieters (2004). Conceivably, consumers could enter into habits based on a more active assessment of the product category, and this is not what it is envisaged by inertia theorists.

In applying the Average Variance Extracted method to the constructs used in this research (satisfaction, affective commitment, calculative commitment and inertia), fundamental relationships between these constructs became apparent. The most impactful of these is that satisfaction has a very low correlation with calculative commitment (-0.068) and inertia (-0.006), yet it has a strong correlation with affective commitment (0.837). This means that it shares virtually no variance with calculative commitment and inertia, but shares approximately 70% of its variance with affective commitment. This strong relationship between affective commitment and satisfaction was not enough for it to fail to meet the AVE requirements (Fornell & Larcker, 1981), but it does raise questions regarding the efficacy of affective commitment as a unique influencer of consumer behaviour. The point being that if affective commitment shares 70% of its variance with customer satisfaction, and customer satisfaction has stronger relationships with the outcome variables of retention, SOW and NWOM, then why not focus on customer satisfaction as the primary influencer of consumer behaviour? Satisfaction has been identified as the primary purpose of any product, service or organisation (Keiningham et al., 2014; Rust et al., 1996). Due to its noted widespread popularity as a fundamental marketing measure, many companies would already have in place marketing practices to monitor customer satisfaction and increase it. For example, the focal company for this current research has a long-running satisfaction monitor and understands in detail what aspects of their product and service offerings impact satisfaction. Influencing affective commitment adds

another layer of complexity to marketing activities, and with 70% shared variance with satisfaction, it is debatable as to how much extra impact it has.

As noted previously, calculative commitment and inertia share virtually no variance with customer satisfaction. At the very least this highlights these relationship types as offering something beyond customer satisfaction, and they could be potentially more immune to the fluctuations of customer satisfaction. This offers a utility to managers if these relationship types can be shown to influence the focal consumer behaviours such as retention, SOW and WOM. This utility is that if satisfaction drops, these relationship types could potentially decrease the impact of this drop on consumer behaviours such as retention and share of wallet. This would give managers an opportunity to rectify dropping satisfaction levels before they translate into costly consumer behaviours such as decreasing spend with a company or severing the relationship entirely.

6.3 The moderating effect of affective commitment

The first tranche of analysis within this dissertation sought to understand the moderating effect of affective commitment on the relationship between customer satisfaction and the consumer behaviours of retention, PWOM, NWOM, CCB and SOW.

Affective commitment was found in this research to not be a significant moderator of the customer satisfaction→retention relationship, or a significant predictor of customer retention as a standalone variable once the impact of satisfaction had been controlled for. The lack of a direct relationship between affective commitment and retention is counter to the majority of studies conducted , such as Jones et al. (2007) ,which have found this relationship previously. These studies however found a direct relationship between affective commitment and retention without controlling for the impact of customer satisfaction. Satisfaction however was found to be a significant predictor of customer retention. As customer retention is one of the most focused upon business metrics, this does call into question the efficacy of the company being researched pursuing affective commitment based strategies to retain customers.

Affective commitment was found to be a significant moderator of the relationship between customer satisfaction and positive word-of-mouth. The boundary condition of this relationship though is that the moderating effect of affective commitment is only significant up until the 90th percentile of affective commitment scores. Beyond this, the moderating relationship is not significant. It was also shown to have a significant main effect even when the impact of customer satisfaction was controlled for, with people registering higher levels of affective commitment also registering higher levels of PWOM.

Affective commitment was found to be a significant moderator of the relationship between customer satisfaction and NWOM, and affective commitment by itself was also found to be significant predictor of NWOM within the model. Although a moderating relationship was hypothesised within the current study,

the direction of the relationship was the opposite of what was anticipated, that is, people with high affective commitment were more prone to give NWOM at all levels of satisfaction when compared to people with lower affective commitment. An inspection of the slopes of the regression lines in the Hayes PROCESS analysis shows that as satisfaction decreases, the amount of NWOM generated by highly affectively committed customers increases more rapidly than for those with lower affective commitment. Seen in conjunction with the previous findings, it shows that affectively committed customers give higher levels of PWOM and NWOM. It has previously been established that NWOM and PWOM can come from the same people (East et al.,2007), but this current study indicates that the highest levels of NWOM and PWOM are coming from the one group, that is, highly affectively committed customers. This previously undocumented and unanticipated relationship provides one of the unique contributions of this study to the literature. Although not specifically tested within the current research, it could be that an affectively committed relationship creates a state of heightened willingness to engage in word-of-mouth generally about the focal brand, and this could be either positive or negative depending on the nature of the most recent interactions they have had with the focal brand.

Within the CCB literature, affective commitment has been noted as positively influencing complaint intention (Evanschitzky et al., 2011), although in this interpretation of the impact, highly affectively committed customers voice their dissatisfaction to the company in order to improve the company's products or services. This would see affective commitment as stimulating a positive, pro-company behaviour that allows the company to improve its offerings. The findings from the current research indicate that affective commitment is also stimulating non-productive complaining behaviours in the form of NWOM. Its ability to decrease value subtracting complaining to the focal company, which would be in line with the Evanschitzky et al. (2011) findings, was not established in the current research as those customers with high affective commitment were not found to participate in lower levels of value subtracting complaining when compared to those with lower affective commitment.

As affective commitment within the current study has been shown to increase both PWOM and NWOM, this should make managers cautious about pursuing strategies to increase the affective commitment of their customer base. This is due to it being a twin edged sword: highly affectively committed customers will be adding value through their positive word-of-mouth behaviours which have been shown to influence brand awareness, attitudes, preferences and consideration set composition (Lee et al., 2006; Söderlund & Rosengren, 2007; East et al., 2007), but they will also be detracting value from the company through their NWOM behaviours .

Affective commitment was not found to be a significant direct predictor of SOW when satisfaction was controlled for, but was found by the Johnson- Neyman technique to be a significant moderator of the relationship between customer satisfaction and share of wallet. The boundary condition on this

moderation effect was that affective commitment scores need to be above the 7th percentile of the distribution. Although the moderating impact of affective commitment was hypothesised, the relationship was not in the direction that was hypothesised. This means that customers with high affective commitment levels decreased their share of wallet more rapidly as a result of dissatisfaction than those who have lower affective commitment levels. The hypothesis was based on findings from studies such as Mattila (2006) and Verhoef (2003) which showed a positive relationship between affective commitment and share of wallet. The hypothesis then extended this to show that an emotional connection to the company being researched such as affective commitment would lead customers to maintain their SOW in the face of decreasing satisfaction. The current research indicates that customers can be positive emotionally towards the focal company, yet allocate their spend away from it. This finding could be explained by the fact that previous studies showing a relationship between affective commitment and SOW did not control for the impact of customer satisfaction. Once the variance accounted for by customer satisfaction has been removed from affective commitment, the remaining impact of affective commitment is actually negative on SOW.

Managerial implications

Based on the findings from the current research regarding affective commitment and its influence on the customer satisfaction→consumer behaviour relationship, managers would be wise to reconsider a focus on affective commitment as a vehicle to improve tangible outcomes such as customer retention and share of wallet. Despite its value as an influencer of PWOM, affective commitment has also been shown to have much downside risk, due to its positive impact on NWOM and negative impact on SOW. This downside risk appears to be the result of the unique variance explained by affective commitment after controlling for satisfaction. Once the impact of satisfaction on NWOM and SOW has been taken into account, the small remaining impact explained by affective commitment is actually negative.

Exploring five different consumer behaviour outcomes (retention, share of wallet, PWOM, NWOM and CCB), this research has made a unique contribution to the understanding of affective commitment as it indicates that whilst it can improve some pro-company behaviours such as PWOM, it can also have a negative effect on a range of other behaviours and pursuing affective commitment as a corporate goal needs to take into account these trade-offs.

6.4 The moderating effect of calculative commitment

The second tranche of analysis within this dissertation sought to understand the moderating effect of calculative commitment on the relationship between customer satisfaction and the consumer behaviours of retention, PWOM, NWOM, CCB and SOW.

Calculative commitment was not found to be a significant moderator of the customer satisfaction → retention relationship, or a significant direct predictor of customer retention. This is in contrast to the majority of research into the relationship between calculative commitment and retention which shows a positive direct effect (Gustafsson et al.,2005; Fullerton, 2005; White & Yannamandram, 2007). It should be noted though that almost all of these studies have looked at the direct relationship between calculative commitment and retention without controlling for the impact of customer satisfaction. The study by Fullerton (2005) did find however that the previously significant relationship between calculative commitment and customer retention became insignificant when customer satisfaction was entered into the model. In the current study customer satisfaction was found to be a significant predictor of customer retention. Although restriction of range issues for the retention measure could have affected the moderated model, it does call into question the potential efficacy of calculative commitment efforts undertaken by the firm being researched. This is not to say that calculative commitment should be ruled out though, as calculative commitment is influenced in part by switching costs (Jones et al., 2007), and the ability of specific firms to increase switching costs is a function of the nature of their business. By this it is meant that in some industries switching costs are easy to implement, such as introducing contracts in the telecommunications industry. As the automotive spares and accessories market is a more fluid consumer goods market, switching costs are not as easily manipulated.

Calculative commitment was found to be a significant predictor of NWOM, but not a significant moderator of the relationship between satisfaction and NWOM. Satisfaction though was found to be a significant predictor of NWOM. Although not producing the hypothesised moderating relationship, customers with high levels of calculative commitment were shown to generate higher levels of NWOM at all levels of satisfaction, which is in line with the findings of previous studies such as Beatty et al. (2012). Customers with high levels of calculative commitment were also found to engage in higher levels of value subtracting complaining than those with low calculative commitment. This relationship was previously unexplored, and thus uniquely adds to the knowledge in this area. Those with high calculative commitment levels show a propensity towards NWOM and value subtracting complaining, which is most likely a result of customers attempting to vent emotions (Kowalski, 1996). Interestingly, calculatively committed customers are venting their emotions even when experiencing high levels of satisfaction, which appears to indicate that the tension causing them to vent emotions could be the act of being calculatively committed as opposed to dissatisfaction. Both of these outcomes of calculative commitment flag the risk of using switching barriers and calculative commitment as a way of retaining customers.

Although the overall model itself was weak, explaining only 4.6% variance, calculative commitment was found to be a significant moderator of the relationship between customer satisfaction and share of wallet when calculative commitment scores were below the 75th percentile. An inspection of the Hayes 2013 graph which plots the regression lines of varying levels of calculative commitment indicates that people

with high calculative commitment decrease their share of wallet at a slower rate in response to dissatisfaction than those with low calculative commitment. Interestingly though, customers with low calculative commitment dedicated higher levels of share of wallet when satisfied then did people with high calculative commitment. This potentially indicates that when satisfied, those customers who are shopping with the focal company as an act of free choice will commit higher levels of share of wallet than those who feel that they are somehow coerced into shopping there due to the perceived costs of leaving or a lack of alternatives.

Managerial implications

Within the context of the current study, calculative commitment was shown to have one positive customer impact (moderating the relationship between customer satisfaction and share of wallet), a number of negative customer impacts (decreasing share of wallet when highly satisfied, increasing NWOM and value subtracting complaining behaviours) and no significant impact on retention. The impact of calculative commitment on value subtracting complaining behaviours was previously undocumented, and adds another layer of understanding to the multiple impacts of this relationship type.

Showing the range of impacts calculative commitment has on important customer behaviours is also a major contribution of this research, and allows managers to understand that seeking to influence customers through the manipulation of calculative commitment can result in both desirable and undesirable outcomes. Due to the findings that calculative commitment increases NWOM and value subtracting complaining behaviours, it would be productive for managers who are implementing marketing activities aimed at increasing calculative commitment to concurrently increase their emphasis on channels through which customers can productively air their complaints. This could involve designing and promoting complaints channels to their customers that are easily accessed and allow customers to satisfy the needs that they are currently meeting through NWOM and value subtracting complaining. This promotion of complaints channels though should not be viewed solely as a way of diminishing the negative impact of NWOM and value subtracting complaining. As noted previously, complaining through appropriate channels can be seen as a feedback mechanism through which product or service issues are brought to light and therefore potentially improved, as well as a way of dissatisfied customers identifying themselves so that action can be taken to stop them leaving (Fox, 2008; Blodgett & Anderson, 2000). This means that harnessing negative feedback can actually be very productive for a company.

6.5 The moderating effect of inertia

Inertia was not found to have a significant direct effect on customer retention, nor was it found to significantly moderate the relationship between customer satisfaction and retention. Satisfaction however was found to significantly predict retention within this model. Relatively few studies have explored the direct relationship between inertia and customer retention, and the findings from them are not consistent. No previous study has explored the moderating impact of inertia on the customer satisfaction→retention relationship, so this non-significant result adds to our understanding of inertia's impact. A small number of studies have looked at the direct relationship between inertia and customer retention, and the lack of a significant relationship in the current study is in line with that found previously by Ranaweera and Neely (2003) and contrary to the theoretical model proposed by White and Yanamandram (2007). The lack of a significant impact of inertia on customer retention should call into question a view held within the business community that high levels of customer inertia within a category are beneficial for companies in that inertia will essentially stop customers from exploring their options and leaving.

Both satisfaction and inertia were found to have significant direct effects on NWOM, but inertia was not found to moderate the relationship between customer satisfaction and NWOM. The moderating hypothesis proposed that customers with high levels of inertia would express more NWOM when dissatisfied than those with low levels of inertia, which was true due to the significant direct relationship between inertia and NWOM. The significant direct impact of inertia on NWOM though showed that customers with high levels of inertia expressed higher levels of NWOM at all levels of satisfaction, including when satisfied. The higher levels of NWOM when satisfied could indicate that the emotions being vented through NWOM are the result of experiencing inertia, not dissatisfaction.

In a similar fashion to what happened with NWOM, satisfaction and inertia were found to significantly predict PWOM, but inertia was not found to be a significant moderator of the relationship between customer satisfaction and PWOM. Those with high levels of inertia gave lower levels of PWOM at all levels of satisfaction. Looking at both the NWOM and PWOM findings, inertia appears to actively stimulate NWOM, and suppress PWOM. Previous findings in this area were limited to one study by Lee & Neale (2012) which showed that satisfied customers with high inertia and high switching costs gave more PWOM and less NWOM. The current study removes the confounding impact of switching costs and focuses entirely on inertia, thus making a unique contribution in this area. From a managerial point of view, this finding shows two more negative impacts related to customer inertia.

Inertia was also found to impact consumer complaints behaviour, with those experiencing high inertia engaging in higher levels of value subtracting complaining than those with low inertia. As noted previously, there was only one study found to explore the relationship between inertia and CCB

(Zeelenberg & Pieters, 2004) and this study defined inertia as a lack of response, so complaining and inertia were seen as mutually exclusive. This means that the current finding of inertia contributing to value subtracting complaining extends the knowledge in this area, and in light of the other WOM findings indicates that inertia results in a variety of negative communications behaviours for customers.

Satisfaction was found to be a significant predictor of share of wallet. Inertia was not found to have a significant direct impact on share of wallet, but it was found to moderate the relationship between satisfaction and share of wallet. The Johnson- Neyman technique found that there was a boundary condition on this moderation effect, in that it occurred where inertia levels were in the 71st percentile or below. No previous studies were found to explore the relationship between inertia and share of wallet, so these findings extend knowledge in this area. The significant moderating effect of inertia on the relationship between customer satisfaction and share of wallet indicates that as satisfaction levels drop, those customers with high inertia decrease their share of wallet at a slower rate than those with high inertia. From a managerial point of view, this indicates that inertia has an "inoculating" effect that is of value to companies, slowing the loss of share of wallet in the face of decreasing satisfaction. With the overall model for this relationship explaining only 3.8% variance, it clearly indicates that other factors are affecting SOW so another insight from this relationship is that more impactful influencers of share of wallet need to be found.

Managerial implications

Looking at all of the inertia findings together, it can be seen that inertia on the whole is not a positive state for customers to be in. It has been shown to not decrease the likelihood of customers leaving when experiencing dissatisfaction, it increases negative word-of-mouth and decreases positive word-of-mouth. It has been shown to have one positive impact, in that it decreases the drop in share of wallet experienced as a result of dissatisfaction, although the variance explained by this relationship is small.

As mentioned throughout the research, the insignificant impact of all relationship types on retention could be a result of the restricted range in the retention data captured. That said, even if inertia were shown to have a significant positive direct or moderating impact on retention, it would still have undesirable side-effects such as increasing negative word-of-mouth and decreasing positive word-of-mouth. The impact of this for managers is that tolerating or encouraging a disengaged customer base, that is, encouraging inertia, is not a productive approach. If inertia is an unavoidable aspect of the market a company is in, such as those with very low customer involvement e.g. utilities, managers need to employ strategies to handle complaints and NWOM effectively as was outlined in the calculative commitment discussion. They also need to consider strategies aimed at increasing PWOM, which will necessitate a higher level of motivation towards the focal brand or product category. This would have the twin benefits of increasing PWOM whilst decreasing inertia.

6.6 General Summary

The research for this dissertation sought to shed light on the connection between customer satisfaction and variety of customer behaviours, and if these behaviours can be better understood by taking into account the types of relationships that consumers have with a company. Extrapolating from previous research findings, it was expected that affective commitment would have beneficial moderating impacts for managers in the areas of retention, PWOM, NWOM and SOW; calculative commitment would have beneficial moderating impacts in the areas of retention and SOW; and inertia would have beneficial moderating impacts in the areas of retention and SOW. The actual findings from the research indicated that affective commitment, calculative commitment and inertia had fewer beneficial direct and moderating impacts than expected, and in fact some had unexpected negative impacts such as affective commitment increasing levels of NWOM.

The majority of these non-significant and non-beneficial impacts can be explained by the inclusion of satisfaction within the models. Most of the previous research indicating the strength of relationships between commitment types such as affective commitment and outcomes such as retention did not control for the impact of customer satisfaction. Once the variance explained by customer satisfaction is accounted for, the impact of relationship type is greatly diminished.

The current research sought to increase the explanatory power of customer satisfaction on consumer behaviour through the inclusion of relationship types. Paradoxically, it showed a decrease in the explanatory power of relationship types on consumer behaviour through the inclusion of customer satisfaction. Whilst some of the findings were unexpected, they are not illogical given the widely acknowledged impact of customer satisfaction on consumer behaviour. Although it was not an intended outcome at the beginning of this research, one of the primary managerial outtakes is to start a discussion regarding whether the previously accepted direct impacts of certain relationship types on consumer behaviour are maintained when customer satisfaction is taken into account.

CHAPTER 7

RESEARCH LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

7.1 Introduction

The research conducted for this dissertation has helped to extend understanding of the impact that relationship type has as both a moderator of the satisfaction → consumer behaviour link and as a direct impactor of consumer behaviour. The final aspect of this dissertation seeks to place these findings in context through exploring the limitations of the research and then moves on to outline some of the new questions that this research raises which warrant future research.

7.2 Research limitations

The first limitation on the findings of this research relates to the category within which it has been conducted. The research was done specifically focusing on a brand within the automotive spares, accessories and tools market, and as such the findings relate specifically to this category. The applicability of these findings across other categories will need to be borne out through research specifically done in those categories. The reason for the research findings being limited to a specific category is that the scope for relationships between a company and its customers would be materially impacted by the category in which the company operates. For example, as calculative commitment is heavily impacted by switching costs (Yanamandran & White, 2010), it would be much easier for a company in the telecommunications sector to leverage calculative commitment due to its ability to enforce contracts which inhibit movement and increase switching costs. This would most likely increase the relationship between calculative commitment and retention within this specific sector.

A second limitation relating to this research is the fact that it was cross- sectional and not longitudinal. This has multiple impacts, the first of which is that it can only explore static relationships such as the relationship between satisfaction and retention. It cannot explore the impact of changes in satisfaction on retention over time. Another impact of a cross- sectional design is the fact that it limits the measurement of retention to an “intention to remain” measure rather than actual retention. This is because actual retention measures need to be gathered over two points in time so that it can be ascertained whether a person has been retained as a customer and not lost.

The final way in which the research experienced limitations was due to restriction of range in the intention to remain item which was used as the retention measure. This item was adapted from Keiningham et al. (2007) and used a five point scale to measure intention to remain from 1 (definitely will not be using them) to 5 (definitely will be using them). Of the 284 people that completed the survey only five people utilised the bottom two points on this scale. As OLS regression was used for the testing of

direct and moderated relationships, this restriction of range on the dependent variable would have had a material impact on a test's ability to find a significant result. In light of this, it is recommended that future research in this area utilise a 0 to 10 scale measure of intention to remain so that the greater amount of variance can be captured.

7.3 Future research directions

The research conducted for this dissertation made a number of contributions to the expansion of academic understanding in the area of consumer behaviour. This process has also uncovered a number of areas that require further exploration.

The first avenue for future research to explore is to see if the findings from the current research hold across other business categories. As noted in the limitations section, the ability of a brand to leverage the relationship types explored in the current research (affective commitment, calculative commitment and inertia) is seen as varying across industry types. For example, industries where contracts are able to be applied, such as telecommunications, can create higher barriers to exit and this is known to increase levels of calculative commitment within the customer base (Yanamandran & White, 2010). Inertia too has been noted as being more likely to be experienced within certain categories such as banking and utilities (White & Yanamandram, 2004). In light of the idiosyncrasies of business categories relating to relationship types, it would be informative to understand the moderating role of relationship type on the connection between satisfaction and consumer behaviour across a range of industries. Armed with this knowledge, business managers would be able to assess the efficacy of manipulating the strength of relationship types as it relates to their specific industry.

Another avenue for future research relates to the findings relating to the impact of affective commitment within the current research. As noted previously, affective commitment was found to be a significant moderator of the relationship between customer satisfaction and SOW, as well as the relationship between customer satisfaction and NWOM. In contrast to the hypothesised direction of these relationships though, customers with high affective commitment levels were more likely to produce NWOM as satisfaction levels drop, and more likely to reduce share of wallet as satisfaction levels drop. The literature reviewed relating to affective commitment indicated that when a customer exhibits high affective commitment, it should be accompanied by an increase in tolerance towards issues such as service failure (Evanschitzky et al., 2014), as well as being positively related to pro-company behaviours such as retention and share of wallet (Verhoef 2003). Findings within the current research though indicate that when the impact of satisfaction is controlled for, high levels of affective commitment are actually associated with a decreased level of tolerance as indicated through customers' reactions to dropping satisfaction levels. More research is required around this finding to ascertain whether it can be replicated in other industries, and if it is, finding what is the basis of this unexpected moderating impact

of affective commitment. This is a very important area to delineate for business management, because if the impact of affective commitment can be found to have both positive and negative impacts, it will substantially impact the use of affective commitment as a tool for customer relationship management.

The final avenue for future research relates to the weak relationship found between customer satisfaction and share of wallet. This weak relationship between customer satisfaction and SOW has also been found by studies such as those by Hofmeyer (2010), Keiningham et al. (2003) and Keiningham et al. (2007). Research relating to understanding why customer satisfaction should have such a weak relationship with share of wallet is required. One potential hypothesis to explore relates to how share of wallet is actually calculated.

In the current research, a supplier of auto spares, accessories and tools was used as the focal brand, and share of wallet was calculated based on its proportion of total spend within the category. As indicated by the description of the category, spend in this category is actually an amalgamation of spend across a number of discrete sub- categories, at the very least incorporating spend on auto-parts, spend on auto accessories, and spend on tools. This could present a potential source of error when measuring overall share of wallet and overall satisfaction. Future research that breaks down and specifically measures the relationship between customer satisfaction and share of wallet in discrete sub- categories would eliminate the source of error and potentially find stronger relationships. Within the research conducted for this dissertation, this would mean breaking down the satisfaction →SOW research with the focal company into a number of subcategories such as satisfaction with their auto-parts offering → SOW in the auto-parts category ; satisfaction with their auto accessories offering → SOW in the auto accessories category ; satisfaction with their tools offering → SOW in the tools category.

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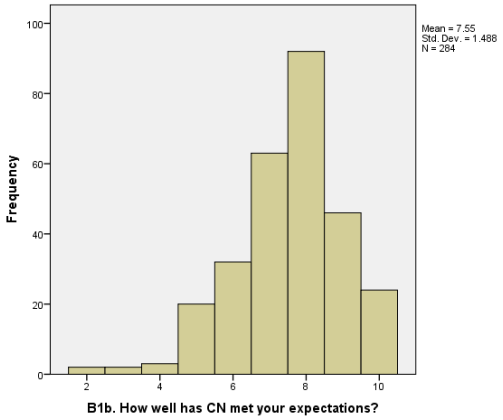
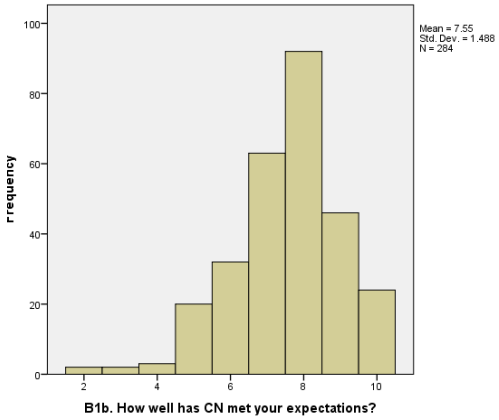
APPENDIX 1a

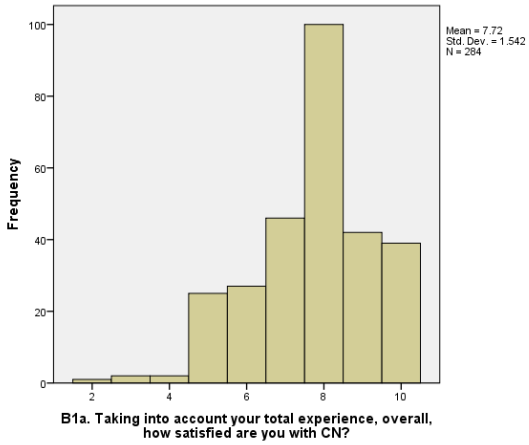
Frequency distributions for variables used in study

CN in the questions below stands for 'company name'. In the questionnaire the actual name of the company was inserted

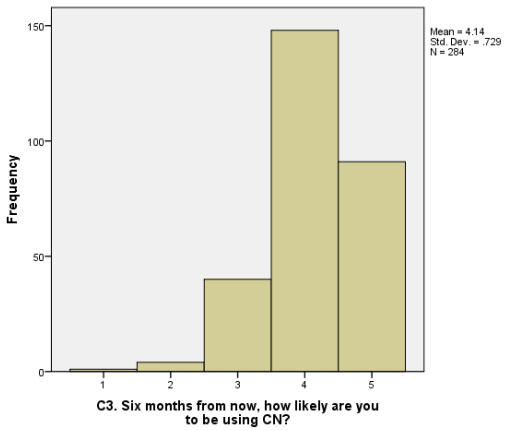
Satisfaction distributions





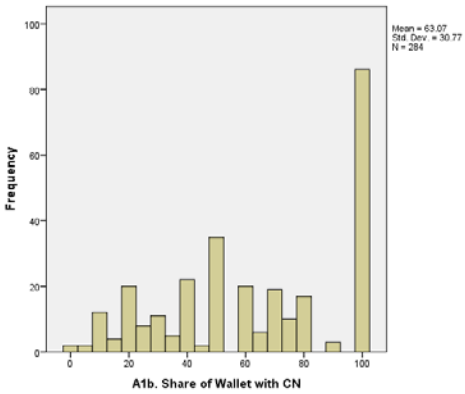


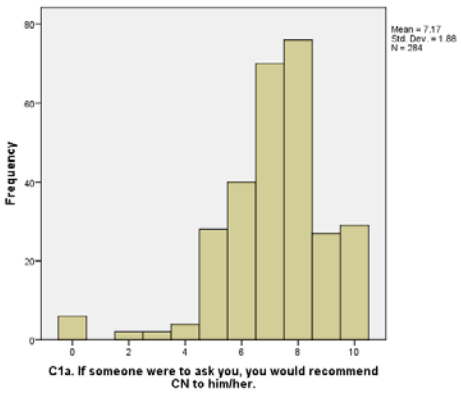
Retention distribution



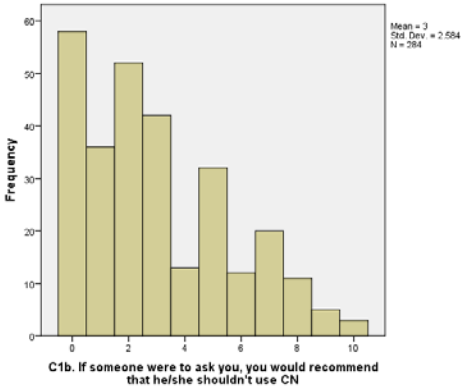
Share of wallet distribution

Positive word-of-mouth distribution

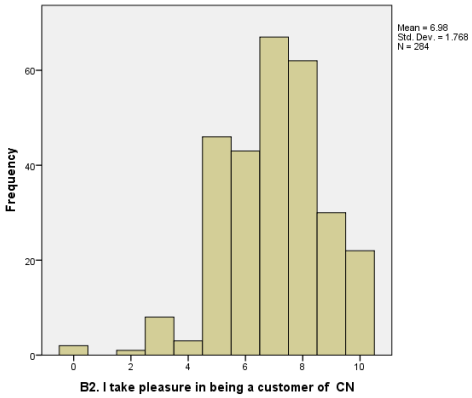


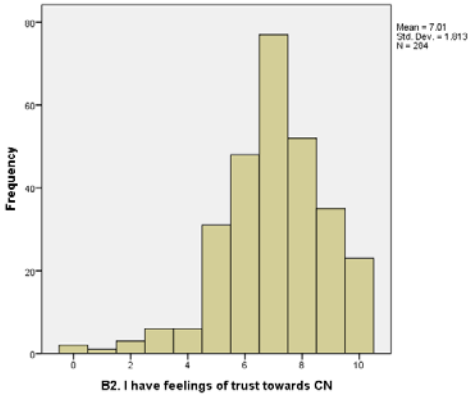


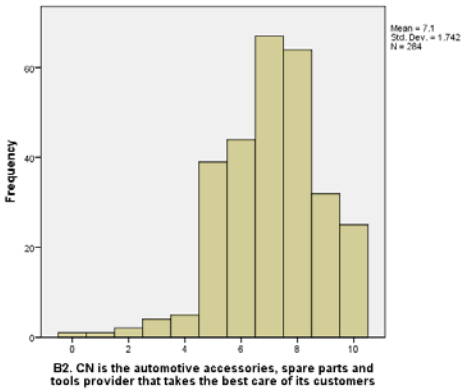
Negative word-of-mouth distribution



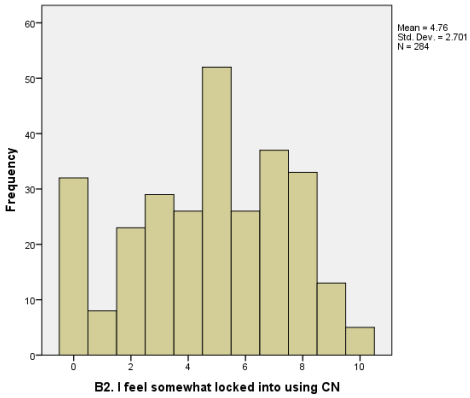
Affective commitment measures distributions

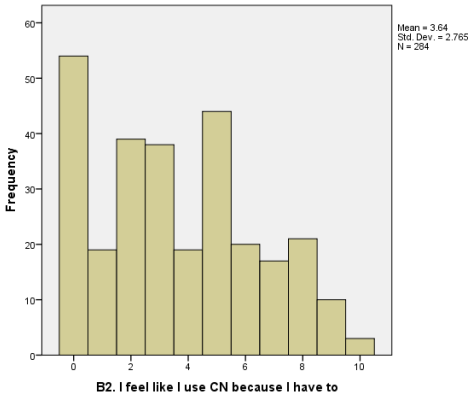


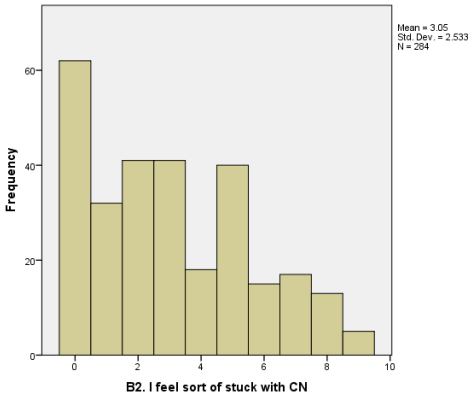


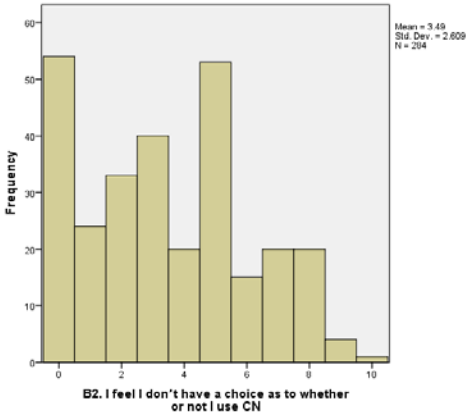


Calculative commitment measures distributions

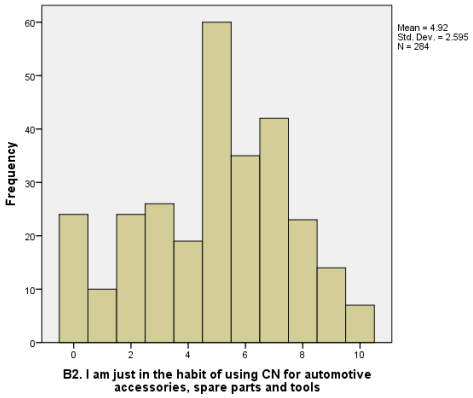


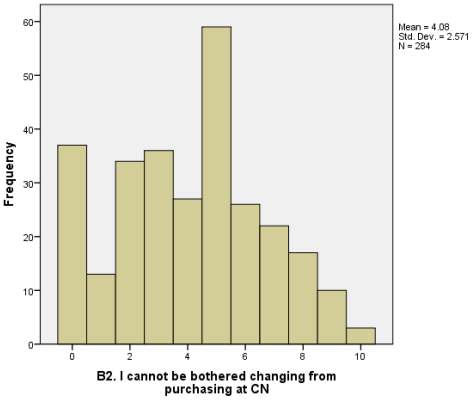


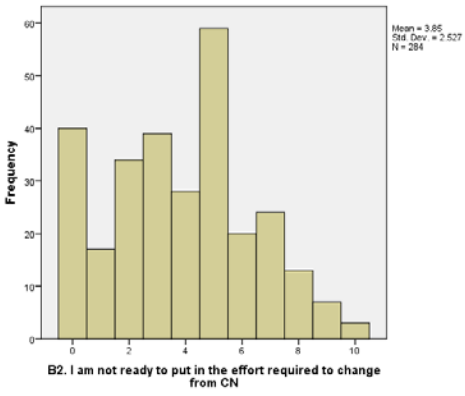




Inertia measure distributions







APPENDIX 1b

Appendix 1b: Construct design and Average Variance Extracted information

Satisfaction construct

	Initial	Extraction
B1a. Taking into account your total experience, overall, how satisfied are you with CN? (B1a)	1.000	.916
B1b. How well has CN met your expectations? (B1b)	1.000	.916

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.831	91.565	91.565	1.831	91.565	91.565
2	.169	8.435	100.000			

Component Matrix[a]

	Component	Loading Squared
	1	
B1a. Taking into account your total experience, overall, how satisfied are you with CN? (B1a)	.957	0.916
B1b. How well has CN met your expectations? (B1b)	.957	0.916
Extraction Method: Principal Component Analysis.		AVE 0.916

a. 1 components extracted.

Affective commitment construct

Communalities

	Initial	Extraction
I take pleasure in being a customer of CN (B2)	1.000	.849
CN is the automotive accessories, spare parts and tools provider that takes the best care of its customers (B2)	1.000	.874
I have feelings of trust towards CN (B2)	1.000	.878

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.601	86.709	86.709	2.601	86.709	86.709
2	.224	7.482	94.191			
3	.174	5.809	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component	Loading squared
	1	
I take pleasure in being a customer of CN	.921	0.849
CN is the automotive accessories, spare parts and tools provider that takes the best care of its customers (B2)	.935	0.874
I have feelings of trust towards CN (B2)	.937	0.878
Extraction Method: Principal Component Analysis.		AVE 0.867

Calculative commitment construct

Communalities

	Initial	Extraction
I feel somewhat locked into using CN (B2)	1.000	.571
I feel I don't have a choice as to whether or not I use CN (B2)	1.000	.846
I feel like I use CN because I have to (B2)	1.000	.810
I feel sort of stuck with CN (B2)	1.000	.832

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.059	76.483	76.483	3.059	76.483	76.483
2	.538	13.454	89.937			
3	.207	5.167	95.104			
4	.196	4.896	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component	Loading squared
	1	
I feel somewhat locked into using CN (B2)	.755	0.571
I feel I don't have a choice as to whether or not I use CN (B2)	.920	0.846
I feel like I use CN because I have to (B2)	.900	0.810
I feel sort of stuck with CN (B2)	.912	0.832
Extraction Method: Principal Component Analysis.		AVE 0.765

a. 1 components extracted.

Inertia construct

Communalities

	Initial	Extraction
I am just in the habit of using CN for automotive accessories, spare parts and tools (B2)	1.000	.703
I cannot be bothered changing from purchasing at CN (B2)	1.000	.853
I am not ready to put in the effort required to change from CN (B2)	1.000	.791

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.347	78.244	78.244	2.347	78.244	78.244
2	.437	14.557	92.801			
3	.216	7.199	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component	Loading squared
	1	
I am just in the habit of using CN for automotive accessories, spare parts and tools (B2)	.839	0.703
I cannot be bothered changing from purchasing at CN (B2)	.923	0.853
I am not ready to put in the effort required to change from CN (B2)	.890	0.791
Extraction Method: Principal Component Analysis.		AVE 0.782

a. 1 components extracted.

APPENDIX 2

Hypothesis H1a

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Satisfaction [b]		Enter

a. Dependent Variable: retention

b. All requested variables entered.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.596[a]	.355	.353	.58122	1.893

a. Predictors: (Constant), satisfaction

b. Dependent Variable: retention

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	52.477	1	52.477	155.340	.000[b]
	Residual	95.266	282	.338		
	Total	147.743	283			

a. Dependent Variable: retention

b. Predictors: (Constant), satisfaction

Coefficients[a]

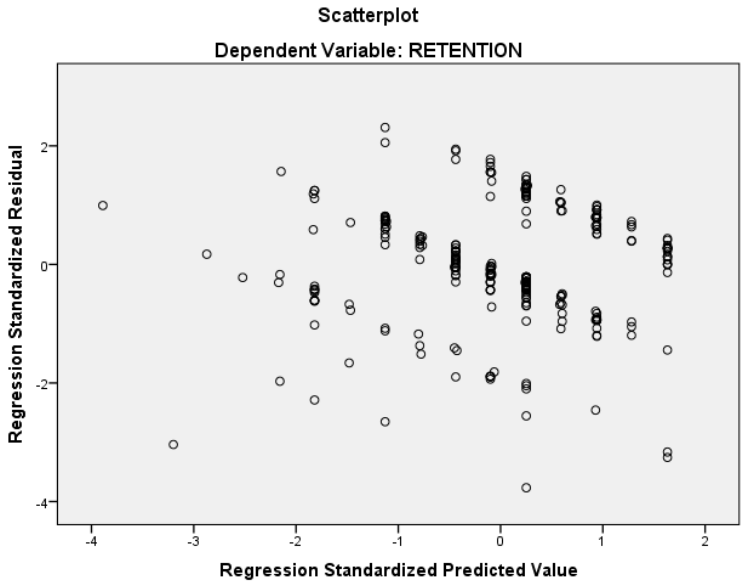
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-6.070E-17	.034		.000	1.000
	Satisfaction	.431	.035	.596	12.464	.000

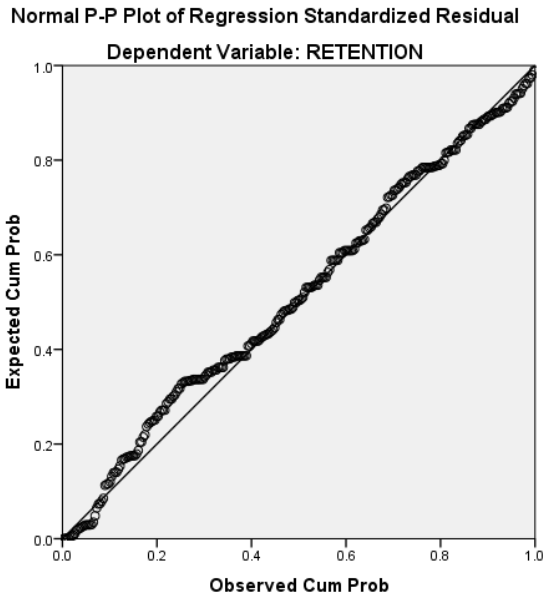
a. Dependent Variable: retention

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-1.6748	.7026	.0000	.43062	284
Std. Predicted Value	-3.889	1.632	.000	1.000	284
Standard Error of Predicted Value	.035	.139	.046	.015	284
Adjusted Predicted Value	-1.7097	.7274	.0002	.43034	284
Residual	-2.18965	1.34254	.00000	.58020	284
Std. Residual	-3.767	2.310	.000	.998	284
Stud. Residual	-3.774	2.319	.000	1.002	284
Deleted Residual	-2.19788	1.35340	-.00022	.58489	284
Stud. Deleted Residual	-3.867	2.337	-.001	1.008	284
Mahal. Distance	.004	15.126	.996	1.583	284
Cook's Distance	.000	.199	.004	.014	284
Centered Leverage Value	.000	.053	.004	.006	284

a. Dependent Variable: retention





Outliers removed: Cases 2360, 3829, 1177, 2357, 4524

Regression analysis minus outliers

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Satisfaction [b]		Enter

a. Dependent Variable: retention

b. All requested variables entered.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.619[a]	.383	.381	.53684	1.918

a. Predictors: (Constant), satisfaction

b. Dependent Variable: retention

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	49.516	1	49.516	171.809	.000[b]
	Residual	79.832	277	.288		
	Total	129.348	278			

a. Dependent Variable: retention

b. Predictors: (Constant), satisfaction

Coefficients[a]

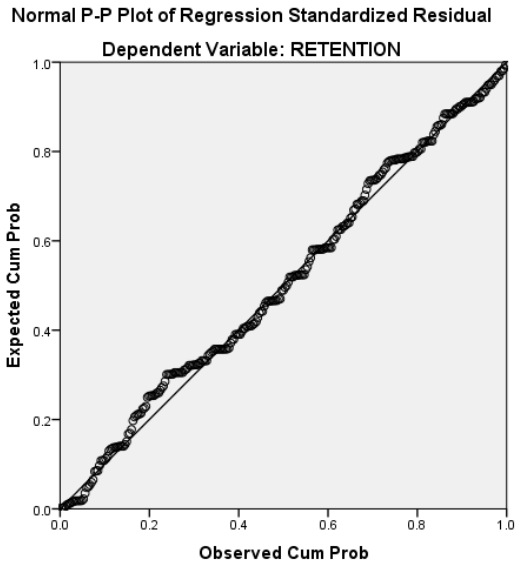
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.025	.032		.788	.431
	Satisfaction	.443	.034	.619	13.108	.000

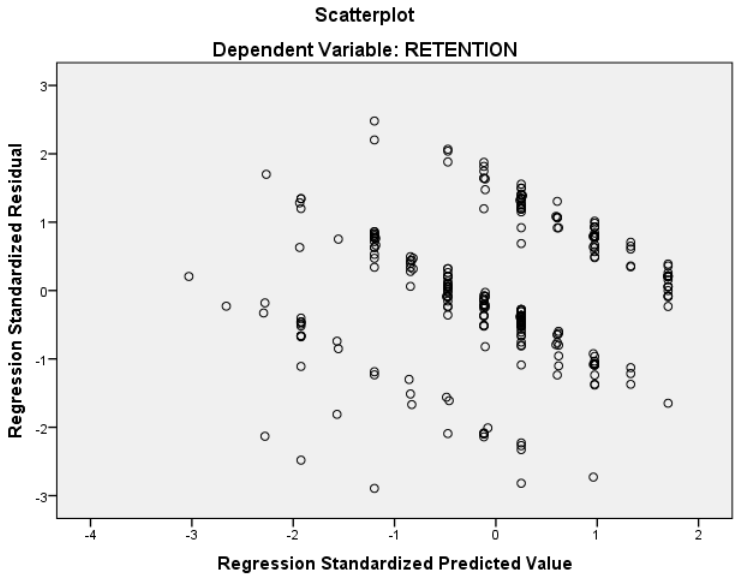
a. Dependent Variable: retention

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-1.2476	.7482	.0310	.42204	279
Std. Predicted Value	-3.030	1.699	.000	1.000	279
Standard Error of Predicted Value	.032	.103	.044	.013	279
Adjusted Predicted Value	-1.2518	.7608	.0310	.42187	279
Residual	-1.55328	1.33130	.00000	.53588	279
Std. Residual	-2.893	2.480	.000	.998	279
Stud. Residual	-2.906	2.491	.000	1.002	279
Deleted Residual	-1.56700	1.34305	-.00005	.53952	279
Stud. Deleted Residual	-2.946	2.515	-.001	1.005	279
Mahal. Distance	.006	9.178	.996	1.356	279
Cook's Distance	.000	.054	.003	.006	279
Centered Leverage Value	.000	.033	.004	.005	279

a. Dependent Variable: retention





Hypothesis H1b

Initial regression workings

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Satisfaction [b]		Enter

a. Dependent Variable: PWOM

b. All requested variables entered.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.757[a]	.572	.571	1.22776	1.827

a. Predictors: (Constant), satisfaction

b. Dependent Variable: PWOM

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	568.942	1	568.942	377.432	.000[b]
	Residual	425.088	282	1.507		
	Total	994.030	283			

a. Dependent Variable: PWOM

b. Predictors: (Constant), satisfaction

Coefficients[a]

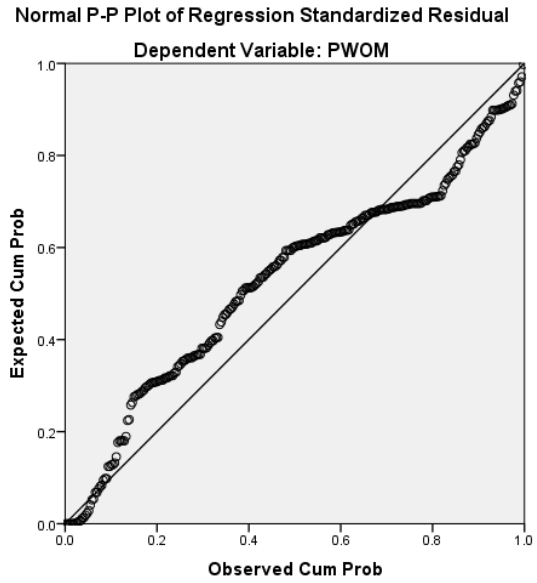
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.311E-16	.073		.000	1.000
	Satisfaction	1.418	.073	.757	19.428	.000

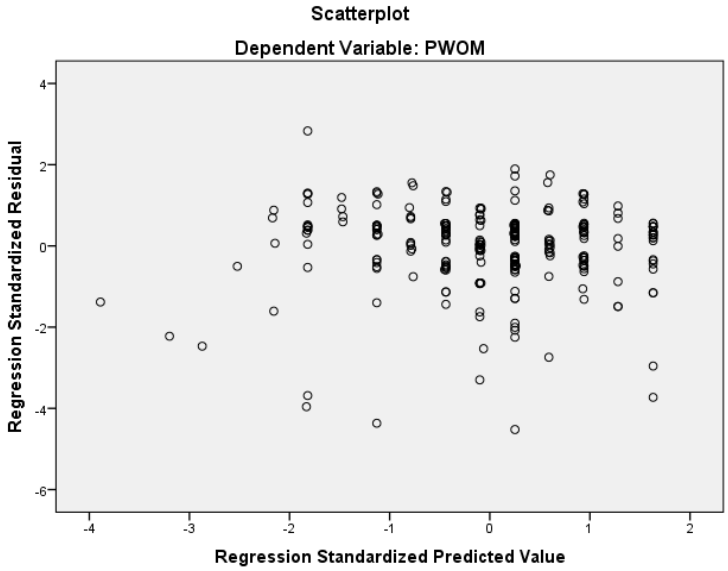
a. Dependent Variable: PWOM

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-5.5145	2.3133	.0000	1.41788	284
Std. Predicted Value	-3.889	1.632	.000	1.000	284
Standard Error of Predicted Value	.073	.293	.098	.031	284
Adjusted Predicted Value	-5.4120	2.3733	.0008	1.41526	284
Residual	-5.55082	3.47557	.00000	1.22559	284
Std. Residual	-4.521	2.831	.000	.998	284
Stud. Residual	-4.530	2.853	.000	1.003	284
Deleted Residual	-5.57168	3.52926	-.00085	1.23729	284
Stud. Deleted Residual	-4.696	2.890	-.003	1.015	284
Mahal. Distance	.004	15.126	.996	1.583	284
Cook's Distance	.000	.124	.005	.016	284
Centered Leverage Value	.000	.053	.004	.006	284

a. Dependent Variable: PWOM





Outliers removed: Cases 2360, 3829, 1178, 1177, 2357, 4524

Final regression minus outliers

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Satisfaction [b]		Enter

a. Dependent Variable: PWOM

b. All requested variables entered.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.749[a]	.561	.559	1.17430	1.868

a. Predictors: (Constant), satisfaction

b. Dependent Variable: PWOM

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	489.121	1	489.121	354.697	.000[b]
	Residual	383.357	278	1.379		
	Total	872.478	279			

a. Dependent Variable: PWOM

b. Predictors: (Constant), satisfaction

Coefficients[a]

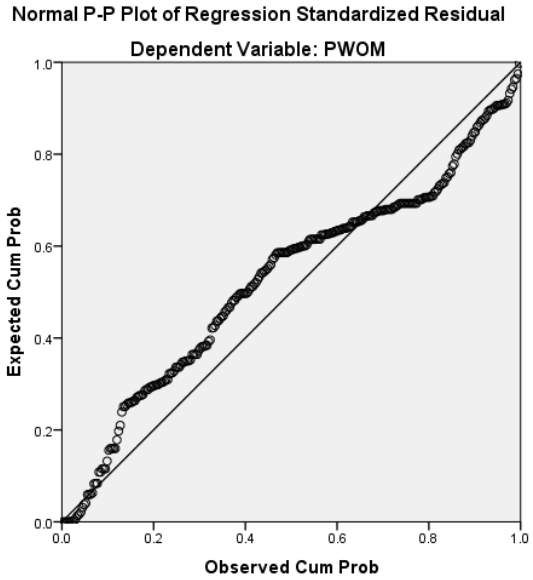
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.044	.070		.625	.532
	Satisfaction	1.385	.074	.749	18.833	.000

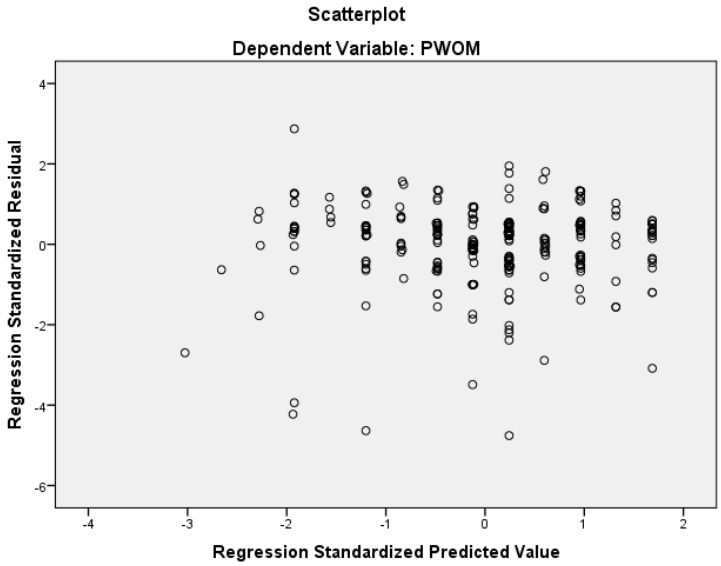
a. Dependent Variable: PWOM

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-3.9358	2.3041	.0712	1.32406	280
Std. Predicted Value	-3.026	1.686	.000	1.000	280
Standard Error of Predicted Value	.071	.224	.095	.029	280
Adjusted Predicted Value	-3.8162	2.3547	.0714	1.32318	280
Residual	-5.58653	3.37246	.00000	1.17219	280
Std. Residual	-4.757	2.872	.000	.998	280
Stud. Residual	-4.766	2.896	.000	1.003	280
Deleted Residual	-5.60774	3.43021	-.00019	1.18298	280
Stud. Deleted Residual	-4.965	2.936	-.003	1.017	280
Mahal. Distance	.013	9.159	.996	1.353	280
Cook's Distance	.000	.157	.005	.017	280
Centered Leverage Value	.000	.033	.004	.005	280

a. Dependent Variable: PWOM





Hypothesis H1c

Initial regression

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Satisfaction [b]		Enter

a. Dependent Variable: NWOM

b. All requested variables entered.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.358[a]	.128	.125	2.37405	2.212

a. Predictors: (Constant), satisfaction

b. Dependent Variable: NWOM

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	232.915	1	232.915	41.325	.000[b]
	Residual	1589.387	282	5.636		
	Total	1822.302	283			

a. Dependent Variable: NWOM

b. Predictors: (Constant), satisfaction

Coefficients[a]

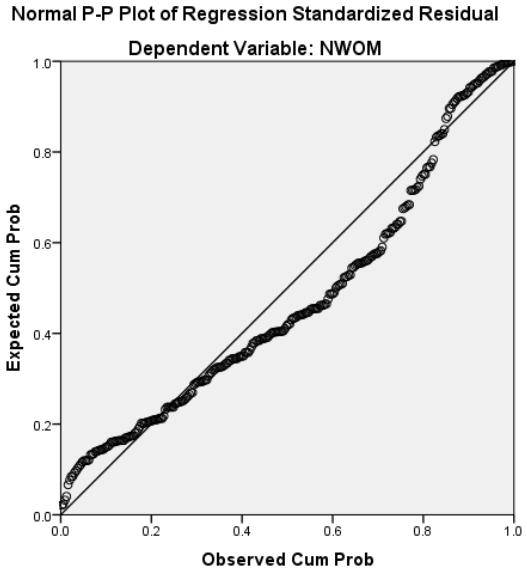
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.302E-16	.141		.000	1.000
	Satisfaction	-.907	.141	-.358	-6.428	.000

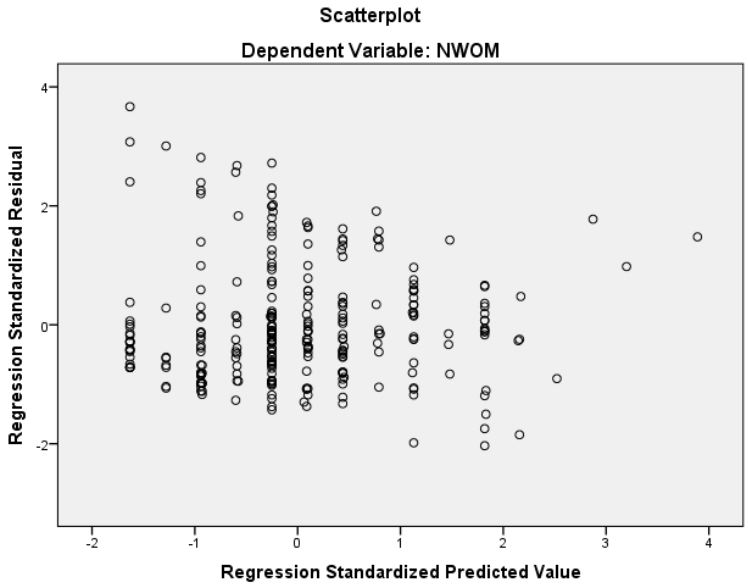
a. Dependent Variable: NWOM

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-1.4801	3.5284	.0000	.90721	284
Std. Predicted Value	-1.632	3.889	.000	1.000	284
Standard Error of Predicted Value	.141	.567	.190	.061	284
Adjusted Predicted Value	-1.5942	3.3164	-.0005	.90465	284
Residual	-4.82801	8.70711	.00000	2.36985	284
Std. Residual	-2.034	3.668	.000	.998	284
Stud. Residual	-2.049	3.692	.000	1.002	284
Deleted Residual	-4.90259	8.82114	.00047	2.38832	284
Stud. Deleted Residual	-2.061	3.777	.002	1.007	284
Mahal. Distance	.004	15.126	.996	1.583	284
Cook's Distance	.000	.089	.004	.010	284
Centered Leverage Value	.000	.053	.004	.006	284

a. Dependent Variable: NWOM





Outliers removed: Cases 4420, 4472, 4399, 2360, 3829, 1178

Final regressions minus outliers

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.358[a]	.129	.125	2.22786	2.204

a. Predictors: (Constant), satisfaction

b. Dependent Variable: NWOM

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	202.007	1	202.007	40.700	.000[b]
	Residual	1369.889	276	4.963		
	Total	1571.896	277			

a. Dependent Variable: NWOM

b. Predictors: (Constant), satisfaction

Coefficients[a]

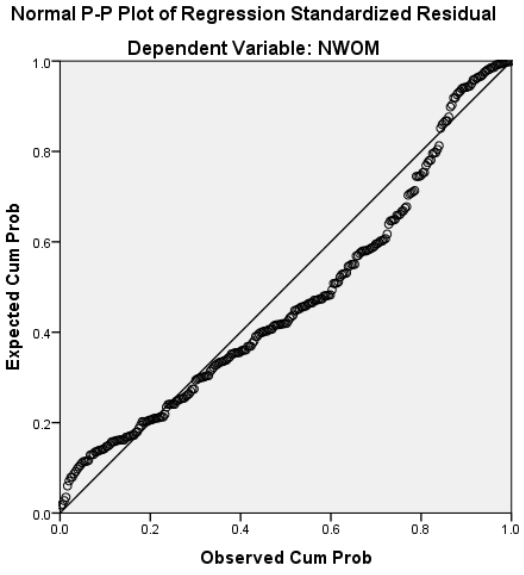
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.119	.134		-.893	.373
	Satisfaction	-.913	.143	-.358	-6.380	.000

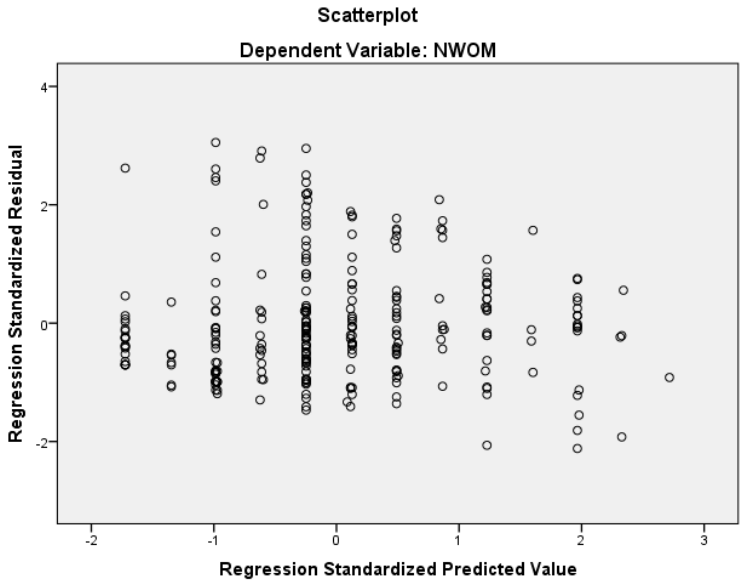
a. Dependent Variable: NWOM

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-1.6089	2.1830	-.1371	.85397	278
Std. Predicted Value	-1.724	2.717	.000	1.000	278
Standard Error of Predicted Value	.134	.387	.181	.054	278
Adjusted Predicted Value	-1.6937	2.2467	-.1355	.85554	278
Residual	-4.71934	6.80102	.00000	2.22384	278
Std. Residual	-2.118	3.053	.000	.998	278
Stud. Residual	-2.137	3.064	.000	1.002	278
Deleted Residual	-4.80362	6.84969	-.00158	2.23880	278
Stud. Deleted Residual	-2.151	3.111	.001	1.006	278
Mahal. Distance	.008	7.381	.996	1.317	278
Cook's Distance	.000	.051	.003	.007	278
Centered Leverage Value	.000	.027	.004	.005	278

a. Dependent Variable: NWOM





Hypothesis H1d

Initial regressions

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.178[a]	.032	.028	30.09651	1.882

a. Predictors: (Constant), satisfaction

b. Dependent Variable: SOW

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8321.670	1	8321.670	9.187	.003[b]
	Residual	255435.604	282	905.800		
	Total	263757.274	283			

a. Dependent Variable: SOW

b. Predictors: (Constant), satisfaction

Coefficients[a]

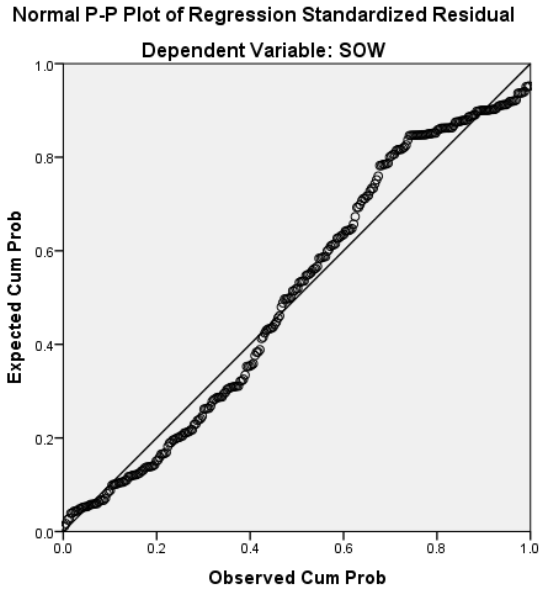
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	7.073E-15	1.786		.000	1.000		
	Satisfaction	5.423	1.789	.178	3.031	.003	1.000	1.000

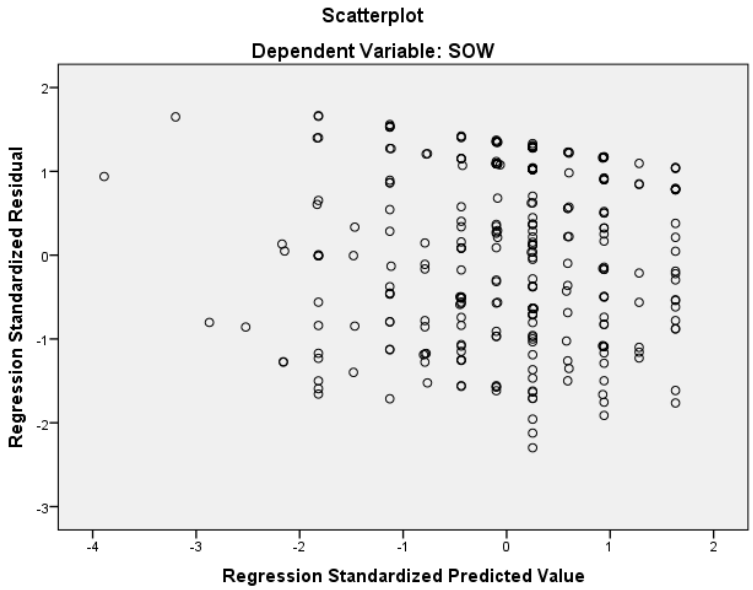
a. Dependent Variable: SOW

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-21.0902	8.8472	.0000	5.42266	284
Std. Predicted Value	-3.889	1.632	.000	1.000	284
Standard Error of Predicted Value	1.789	7.184	2.406	.769	284
Adjusted Predicted Value	-22.7965	9.5423	.0007	5.45107	284
Residual	-69.15598	50.11795	.00000	30.04329	284
Std. Residual	-2.298	1.665	.000	.998	284
Stud. Residual	-2.302	1.684	.000	1.002	284
Deleted Residual	-69.41589	51.71067	-.00070	30.25931	284
Stud. Deleted Residual	-2.320	1.689	.000	1.003	284
Mahal. Distance	.004	15.126	.996	1.583	284
Cook's Distance	.000	.059	.004	.005	284
Centered Leverage Value	.000	.053	.004	.006	284

a. Dependent Variable: SOW





Outliers removed: Cases 2360, 3829

Final regression minus outliers

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10790.838	1	10790.838	11.996	.001[b]
	Residual	251865.749	280	899.521		
	Total	262656.587	281			

a. Dependent Variable: SOW

b. Predictors: (Constant), satisfaction

Coefficients[a]

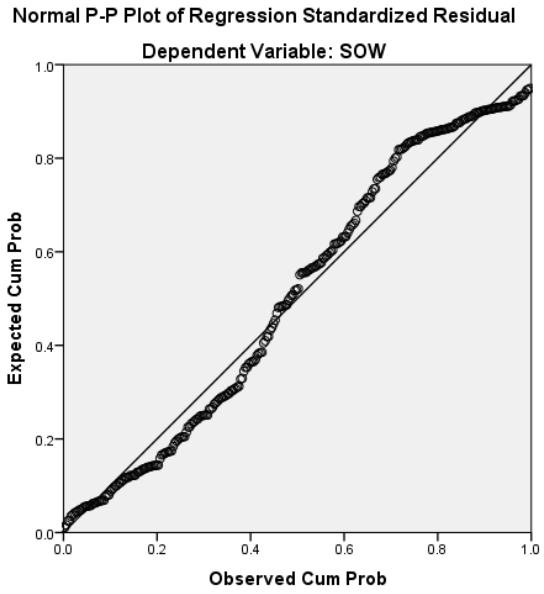
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.303	1.787		-.169	.866
	Satisfaction	6.474	1.869	.203	3.464	.001

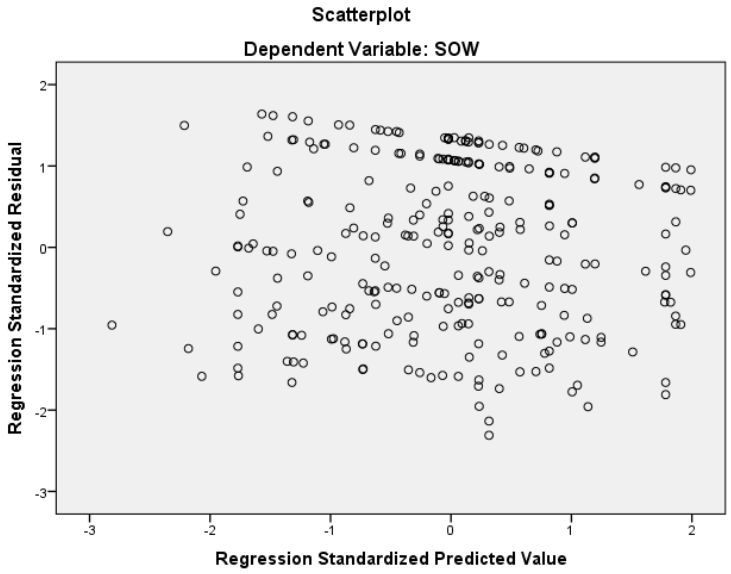
a. Dependent Variable: SOW

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-18.9010	10.2599	-.1399	6.19690	282
Std. Predicted Value	-3.027	1.678	.000	1.000	282
Standard Error of Predicted Value	1.794	5.704	2.417	.733	282
Adjusted Predicted Value	-18.1189	11.0094	-.1279	6.18574	282
Residual	-69.11753	52.33298	.00000	29.93859	282
Std. Residual	-2.305	1.745	.000	.998	282
Stud. Residual	-2.309	1.760	.000	1.002	282
Deleted Residual	-69.37734	53.22475	-.01204	30.14754	282
Stud. Deleted Residual	-2.327	1.766	.000	1.003	282
Mahal. Distance	.008	9.166	.996	1.354	282
Cook's Distance	.000	.026	.003	.004	282
Centered Leverage Value	.000	.033	.004	.005	282

a. Dependent Variable: SOW




Scatterplot
Dependent Variable: SOW
Regression Standardized Residual
Regression Standardized Predicted Value
2
1
0
-1
-2
-3
-3
-2
-1
0
1
2

APPENDIX 3

APPENDIX 3: Relationship type hypotheses detailed workings

Hypothesis H2a

Initial regression on full sample

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.598[a]	.357	.350	.58241	1.887

a. Predictors: (Constant), satisfaction x affective commitment, affective commitment, satisfaction

b. Dependent Variable: retention

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	52.765	3	17.588	51.852	.000[b]
	Residual	94.977	280	.339		
	Total	147.743	283			

a. Dependent Variable: retention

b. Predictors: (Constant), satisfaction x affective commitment, affective commitment, satisfaction

Coefficients[a]

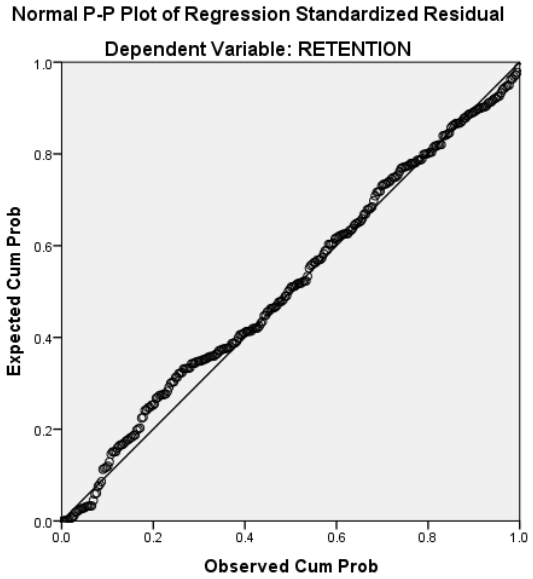
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.010	.040		.257	.797
	Satisfaction	.386	.064	.535	6.064	.000
	Affective commitment	.045	.063	.063	.714	.476
	Satisfaction x affective commitment	-.012	.024	-.027	-.521	.603

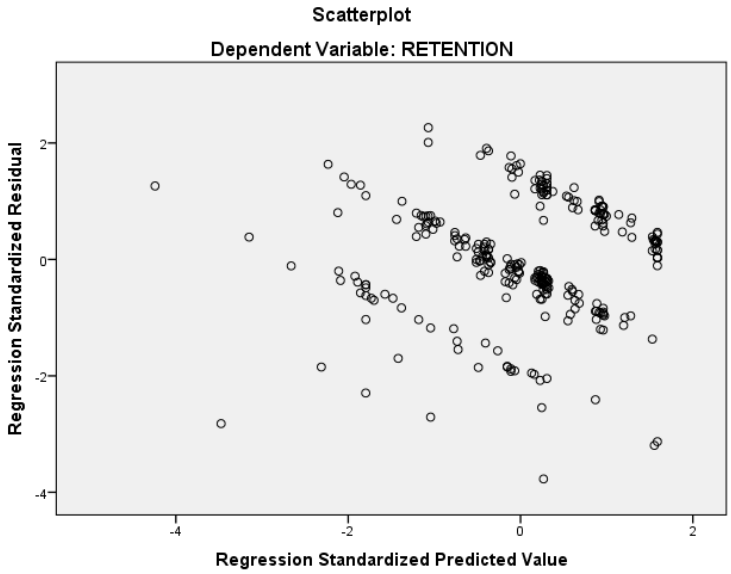
a. Dependent Variable: retention

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-1.8316	.6859	.0000	.43180	284
Std. Predicted Value	-4.242	1.589	.000	1.000	284
Standard Error of Predicted Value	.039	.300	.063	.028	284
Adjusted Predicted Value	-2.0962	.7431	.0000	.43382	284
Residual	-2.19671	1.31864	.00000	.57932	284
Std. Residual	-3.772	2.264	.000	.995	284
Stud. Residual	-3.780	2.276	.000	1.004	284
Deleted Residual	-2.20654	1.33197	.00001	.59095	284
Stud. Deleted Residual	-3.874	2.293	-.001	1.010	284
Mahal. Distance	.265	73.937	2.989	5.746	284
Cook's Distance	.000	.385	.005	.026	284
Centered Leverage Value	.001	.261	.011	.020	284

a. Dependent Variable: retention





Outlier cases removed: 2360, 3829, 1178, 1177, 2357, 4524

Final regression minus outliers

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.621[a]	.385	.378	.53781	1.898

a. Predictors: (Constant), satisfaction x affective commitment, affective commitment, satisfaction

b. Dependent Variable: retention

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	49.807	3	16.602	57.399	.000[b]
	Residual	79.541	275	.289		
	Total	129.348	278			

a. Dependent Variable: retention

b. Predictors: (Constant), satisfaction x affective commitment, affective commitment, satisfaction

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.012	.038		.315	.753		
	Satisfaction	.410	.059	.572	6.935	.000	.329	3.044
	Affective commitment	.047	.059	.065	.794	.428	.330	3.032
	Satisfaction x affective commitment	.018	.027	.032	.655	.513	.949	1.053

a. Dependent Variable: retention

Collinearity Diagnostics[a]

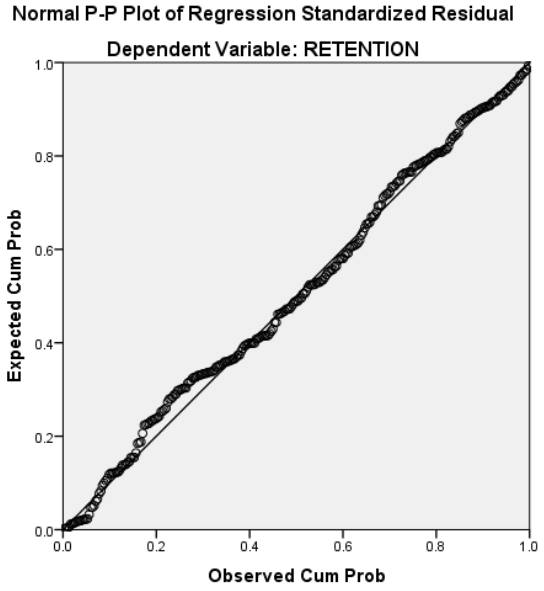
Model		Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	Satisfaction	Affective commitment	Satisfaction x affective commitment
1	1	1.911	1.000	.01	.07	.07	.05
	2	1.454	1.146	.25	.02	.02	.17
	3	.454	2.052	.74	.01	.01	.78
	4	.182	3.241	.00	.91	.90	.00

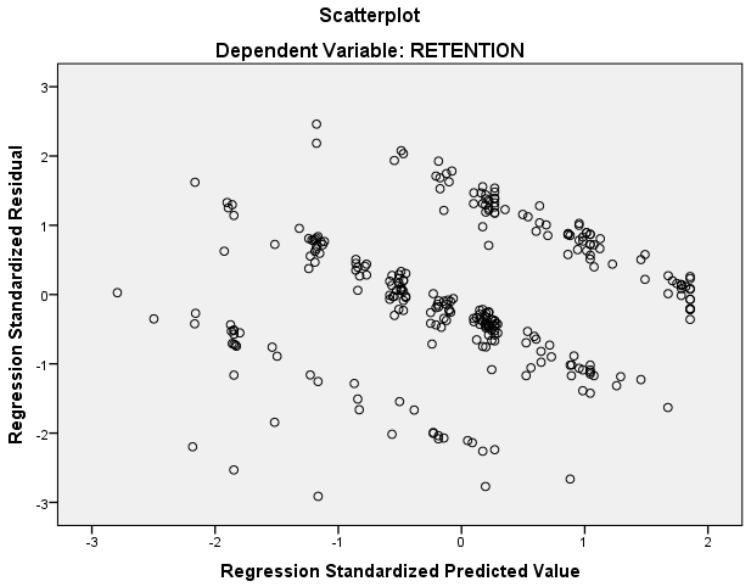
a. Dependent Variable: retention

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-1.1512	.8164	.0310	.42327	279
Residual	-1.56644	1.32343	.00000	.53490	279
Std. Predicted Value	-2.793	1.856	.000	1.000	279
Std. Residual	-2.913	2.461	.000	.995	279

a. Dependent Variable: retention





Hypothesis H2b

Initial regression on full sample

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.826[a]	.682	.678	1.06288	1.853

a. Predictors: (Constant), satisfaction x affective commitment, affective commitment, satisfaction

b. Dependent Variable: PWOM

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	677.707	3	225.902	199.963	.000[b]
	Residual	316.323	280	1.130		
	Total	994.030	283			

a. Dependent Variable: PWOM

b. Predictors: (Constant), satisfaction x affective commitment, affective commitment, satisfaction

Coefficients[a]

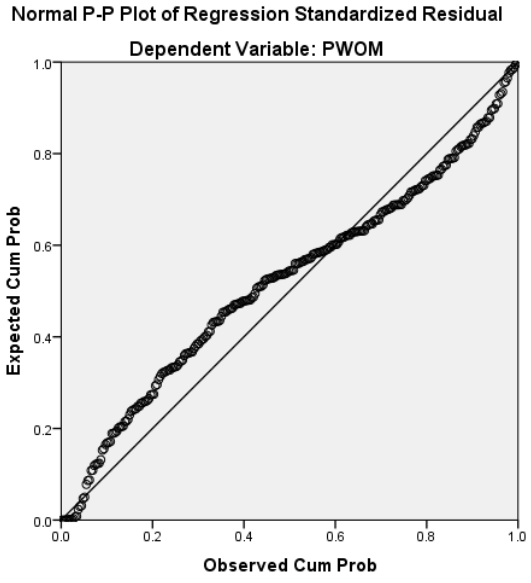
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.110	.073		1.522	.129
	Satisfaction	.474	.116	.253	4.080	.000
	Affective commitment	1.045	.116	.557	9.024	.000
	Satisfaction x affective commitment	-.132	.043	-.111	-3.084	.002

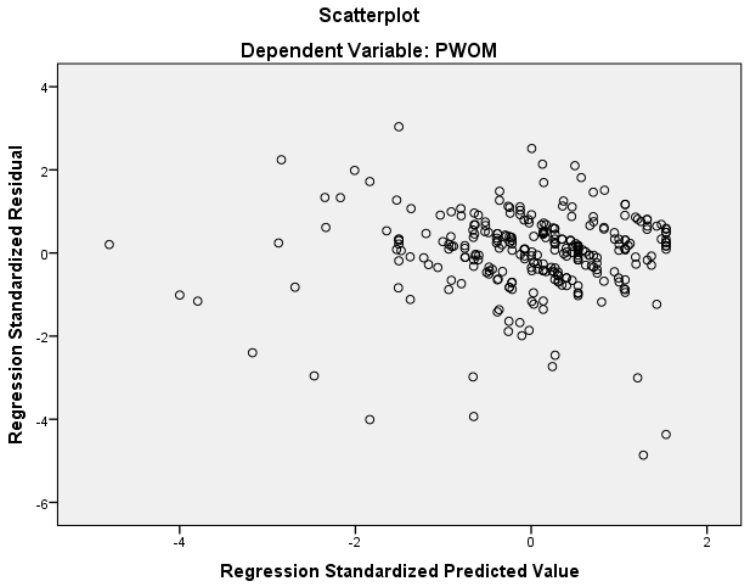
a. Dependent Variable: PWOM

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-7.4293	2.3746	.0000	1.54749	284
Std. Predicted Value	-4.801	1.535	.000	1.000	284
Standard Error of Predicted Value	.071	.547	.115	.051	284
Adjusted Predicted Value	-7.5075	2.5201	.0024	1.54378	284
Residual	-5.16902	3.22780	.00000	1.05724	284
Std. Residual	-4.863	3.037	.000	.995	284
Stud. Residual	-4.975	3.062	-.001	1.006	284
Deleted Residual	-5.40924	3.28246	-.00244	1.08101	284
Stud. Deleted Residual	-5.201	3.109	-.004	1.019	284
Mahal. Distance	.265	73.937	2.989	5.746	284
Cook's Distance	.000	.288	.006	.024	284
Centered Leverage Value	.001	.261	.011	.020	284

a. Dependent Variable: PWOM





Outlier cases removed: 2360, 3829, 4416, 2413

Final regression minus outliers

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.835[a]	.697	.694	.97845	1.840

a. Predictors: (Constant), satisfaction x affective commitment, affective commitment, satisfaction

b. Dependent Variable: PWOM

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	608.245	3	202.748	211.777	.000[b]
	Residual	264.234	276	.957		
	Total	872.478	279			

a. Dependent Variable: PWOM

b. Predictors: (Constant), satisfaction x affective commitment, affective commitment, satisfaction

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.119	.069		1.724	.086		
	Satisfaction	.385	.109	.208	3.543	.000	.317	3.150
	Affective commitment	1.187	.109	.639	10.887	.000	.319	3.136
	Satisfaction x affective commitment	-.093	.049	-.064	-1.900	.059	.953	1.050

a. Dependent Variable: PWOM

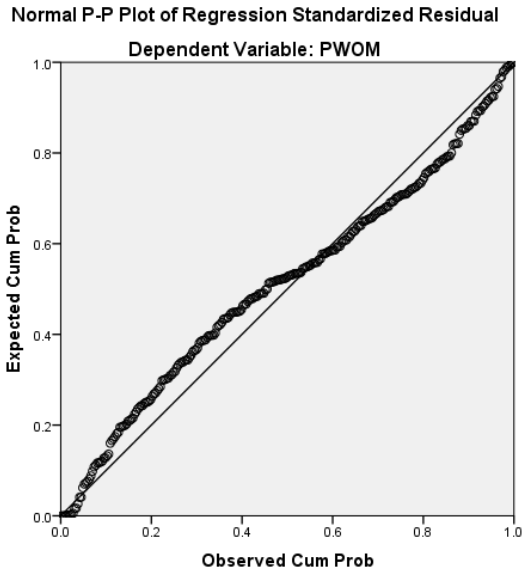
Collinearity Diagnostics[a]

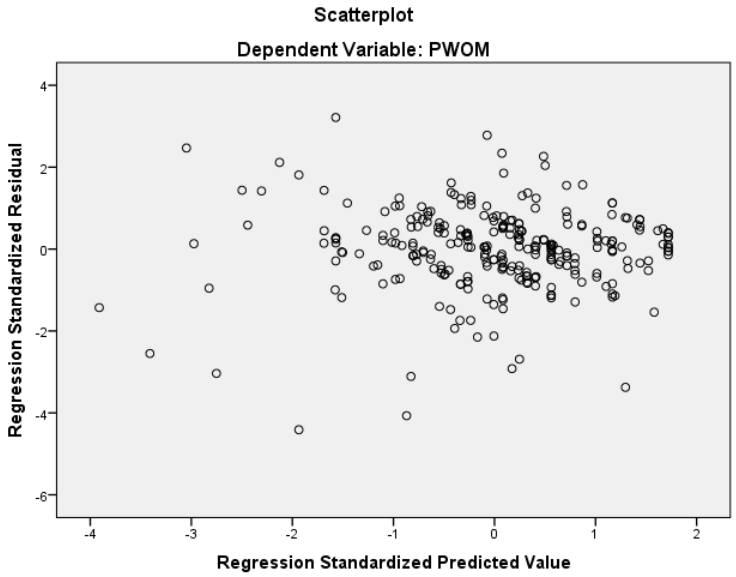
Model		Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	Satisfaction	Affective commitment	Satisfaction x affective commitment
1	1	1.908	1.000	.01	.07	.07	.04
	2	1.464	1.141	.24	.01	.01	.18
	3	.453	2.053	.74	.00	.01	.78
	4	.175	3.302	.00	.91	.91	.00

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-5.7040	2.6097	.0712	1.47651	280
Residual	-4.31627	3.14460	.00000	.97318	280
Std. Predicted Value	-3.911	1.719	.000	1.000	280
Std. Residual	-4.411	3.214	.000	.995	280

a. Dependent Variable: PWOM





Hypothesis H2c

Initial regression on full sample

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.382[a]	.146	.137	2.35772	2.224

a. Predictors: (Constant), satisfaction x affective commitment , satisfaction, affective commitment

b. Dependent Variable: NWOM

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	265.826	3	88.609	15.940	.000[b]
	Residual	1556.476	280	5.559		
	Total	1822.302	283			

a. Dependent Variable: NWOM

b. Predictors: (Constant), satisfaction x affective commitment , satisfaction, affective commitment

Coefficients[a]

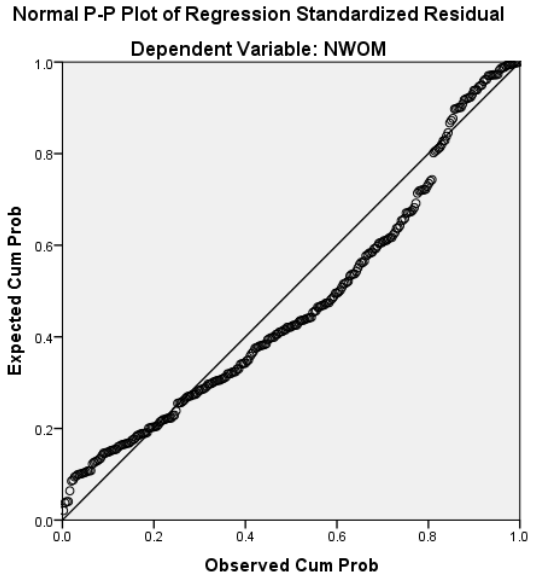
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.030	.161		-.188	.851
	Satisfaction	-1.410	.258	-.555	-5.466	.000
	Affective commitment	.623	.257	.246	2.427	.016
	Satisfaction x affective commitment	.036	.095	.022	.380	.704

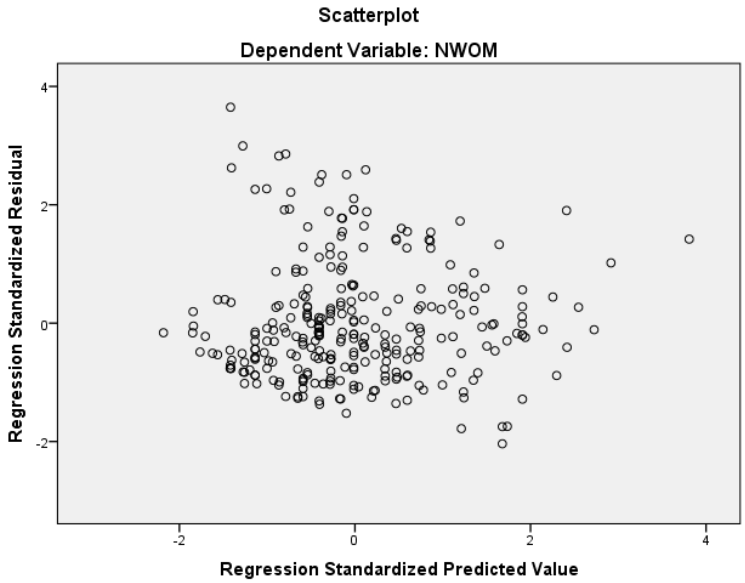
a. Dependent Variable: NWOM

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-2.1146	3.6906	.0000	.96918	284
Std. Predicted Value	-2.182	3.808	.000	1.000	284
Standard Error of Predicted Value	.157	1.213	.256	.114	284
Adjusted Predicted Value	-2.0999	2.6560	-.0038	.95180	284
Residual	-4.80552	8.60080	.00000	2.34519	284
Std. Residual	-2.038	3.648	.000	.995	284
Stud. Residual	-2.056	3.688	.001	1.004	284
Deleted Residual	-4.89098	8.79173	.00376	2.38835	284
Stud. Deleted Residual	-2.068	3.774	.003	1.009	284
Mahal. Distance	.265	73.937	2.989	5.746	284
Cook's Distance	.000	.247	.005	.018	284
Centered Leverage Value	.001	.261	.011	.020	284

a. Dependent Variable: NWOM





Outlier cases removed: 4420, 4472, 4399, 2498, 2360, 3829

Final regression minus outliers

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.432[a]	.187	.178	2.16912	2.231

a. Predictors: (Constant), satisfaction x affective commitment, satisfaction, affective commitment

b. Dependent Variable: NWOM

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	295.624	3	98.541	20.944	.000[b]
	Residual	1289.186	274	4.705		
	Total	1584.811	277			

a. Dependent Variable: NWOM

b. Predictors: (Constant), satisfaction x affective commitment, satisfaction, affective commitment

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.051	.153		.335	.738		
	Satisfaction	-1.510	.238	-.599	-6.335	.000	.332	3.015
	Affective commitment	.550	.237	.219	2.321	.021	.333	3.003
	Satisfaction x affective commitment	-.243	.109	-.125	-2.224	.027	.946	1.057

a. Dependent Variable: NWOM

Collinearity Diagnostics[a]

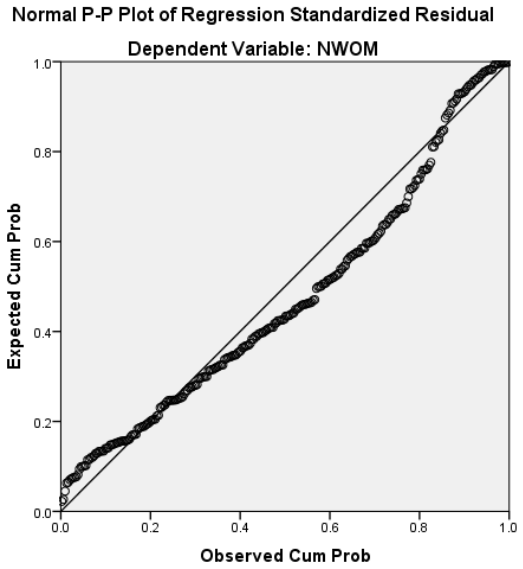
Model		Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	Satisfaction	Affective commitment	Satisfaction x affective commitment
1	1	1.922	1.000	.01	.07	.07	.05
	2	1.437	1.156	.25	.02	.02	.17
	3	.456	2.052	.74	.01	.01	.78
	4	.184	3.233	.00	.90	.90	.00

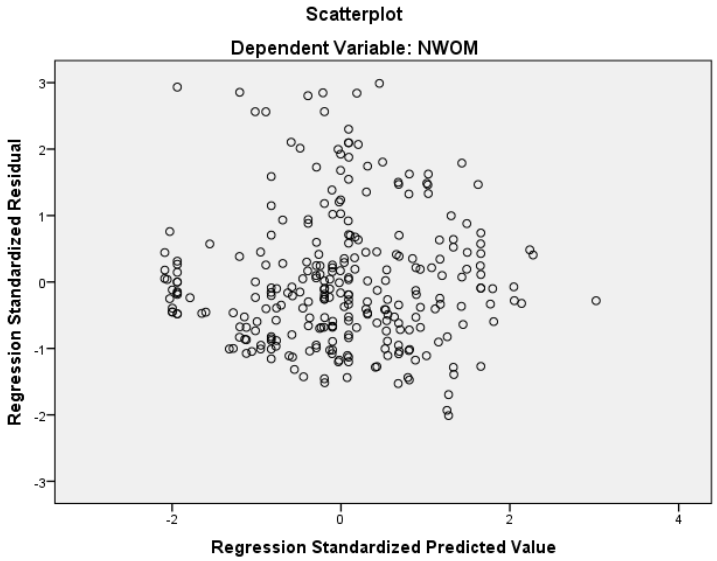
a. Dependent Variable: NWOM

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-2.2910	2.9880	-.1335	1.03307	278
Residual	-4.36042	6.48532	.00000	2.15734	278
Std. Predicted Value	-2.088	3.022	.000	1.000	278
Std. Residual	-2.010	2.990	.000	.995	278

a. Dependent Variable: NWOM





Hypothesis H2e

Regression on full sample

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.190[a]	.036	.026	30.13448	1.916

a. Predictors: (Constant), satisfaction x affective commitment, satisfaction, affective commitment
b. Dependent Variable: SOW

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9492.874	3	3164.291	3.485	.016[b]
	Residual	254264.400	280	908.087		
	Total	263757.274	283			

a. Dependent Variable: SOW

b. Predictors: (Constant), satisfaction x affective commitment, satisfaction, affective

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.739	2.056		-.359	.720		
	Satisfaction	8.106	3.296	.266	2.459	.015	.295	3.386
	Affective commitment	-2.650	3.282	-.087	-.807	.420	.298	3.357
	Satisfaction x affective commitment	.887	1.217	.046	.728	.467	.881	1.135

a. Dependent Variable: SOW

Collinearity Diagnostics[a]

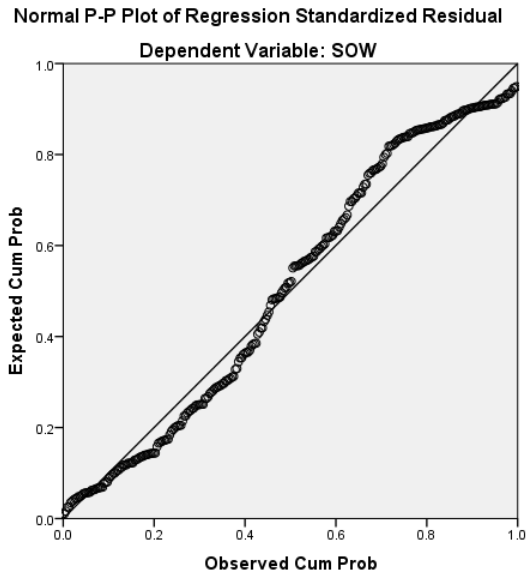
Model		Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	Satisfaction	Affective commitment	Satisfaction x affective commitment
1	1	2.041	1.000	.01	.06	.06	.06
	2	1.332	1.238	.31	.02	.02	.14
	3	.464	2.097	.67	.01	.02	.79
	4	.163	3.536	.00	.91	.91	.00

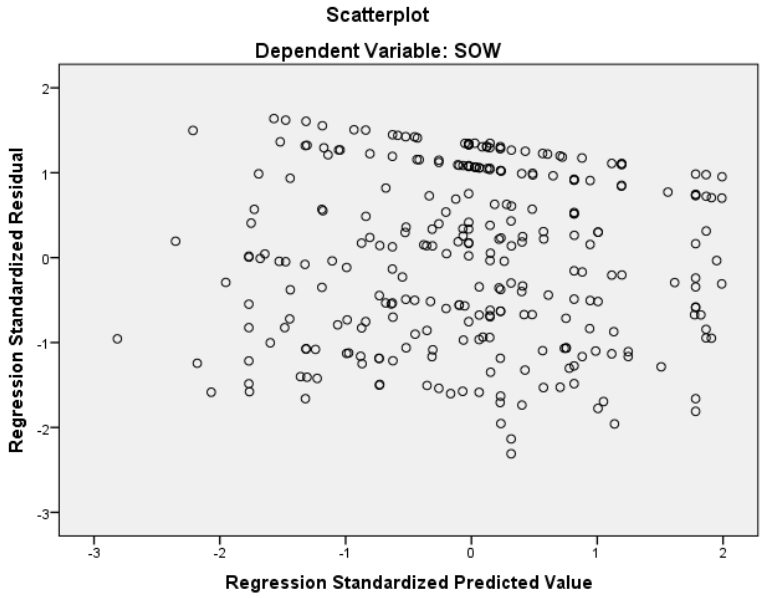
a. Dependent Variable: SOW

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-16.3020	11.5371	.0000	5.79169	284
Std. Predicted Value	-2.815	1.992	.000	1.000	284
Standard Error of Predicted Value	2.012	15.506	3.269	1.452	284
Adjusted Predicted Value	-16.1753	12.0309	-.0323	5.88987	284
Residual	-69.61980	49.34860	.00000	29.97434	284
Std. Residual	-2.310	1.638	.000	.995	284
Stud. Residual	-2.319	1.651	.001	1.002	284
Deleted Residual	-70.11693	50.14756	.03234	30.40884	284
Stud. Deleted Residual	-2.337	1.656	.000	1.003	284
Mahal. Distance	.265	73.937	2.989	5.746	284
Cook's Distance	.000	.090	.004	.007	284
Centered Leverage Value	.001	.261	.011	.020	284

a. Dependent Variable: SOW





Outlier cases removed: none

Hypothesis H3a

Initial regression on full sample

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.598[a]	.357	.350	.58234	1.894

a. Predictors: (Constant), satisfaction x calculative commitment, satisfaction, calculative commitment

b. Dependent Variable: retention

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	52.789	3	17.596	51.888	.000[b]
	Residual	94.954	280	.339		
	Total	147.743	283			

a. Dependent Variable: retention

b. Predictors: (Constant), satisfaction x calculative commitment, satisfaction, calculative commitment

Coefficients[a]

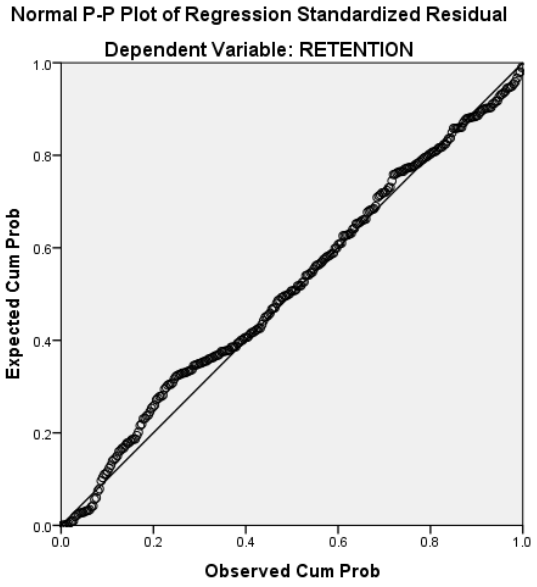
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.000	.035		-.012	.990
	Satisfaction	.433	.035	.599	12.475	.000
	Calculative commitment	.034	.035	.047	.959	.339
	Satisfaction x calculative commitment	-.006	.034	-.009	-.180	.857

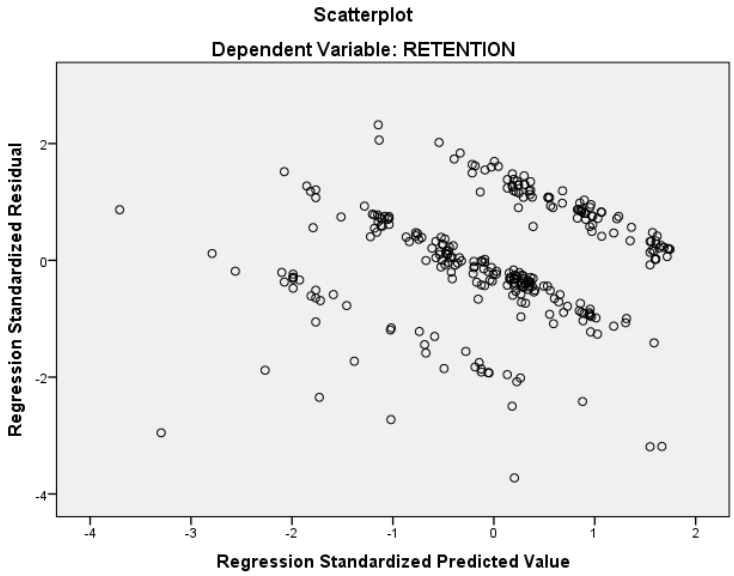
a. Dependent Variable: retention

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-1.6015	.7536	.0000	.43190	284
Std. Predicted Value	-3.708	1.745	.000	1.000	284
Standard Error of Predicted Value	.035	.244	.064	.027	284
Adjusted Predicted Value	-1.7089	.7523	.0004	.43141	284
Residual	-2.16956	1.35096	.00000	.57925	284
Std. Residual	-3.726	2.320	.000	.995	284
Stud. Residual	-3.735	2.330	.000	1.002	284
Deleted Residual	-2.18064	1.36238	-.00041	.58814	284
Stud. Deleted Residual	-3.825	2.348	-.002	1.008	284
Mahal. Distance	.013	48.693	2.989	4.306	284
Cook's Distance	.000	.161	.004	.013	284
Centered Leverage Value	.000	.172	.011	.015	284

a. Dependent Variable: retention





Outlier cases removed: 2360, 3829, 1177, 4524, 2357

Final regression minus outliers

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.619[a]	.384	.377	.53846	1.923

a. Predictors: (Constant), satisfaction x calculative commitment, satisfaction, calculative commitment

b. Dependent Variable: retention

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	49.616	3	16.539	57.043	.000[b]
	Residual	79.732	275	.290		
	Total	129.348	278			

a. Dependent Variable: retention

b. Predictors: (Constant), satisfaction x calculative commitment, satisfaction, calculative commitment

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.026	.032		.804	.422		
	Satisfaction x calculative commitment	.014	.035	.019	.390	.697	.965	1.036
	Satisfaction	.445	.034	.621	13.076	.000	.995	1.005
	Calculative commitment	.012	.033	.017	.363	.717	.965	1.036

a. Dependent Variable: retention

Collinearity Diagnostics[a]

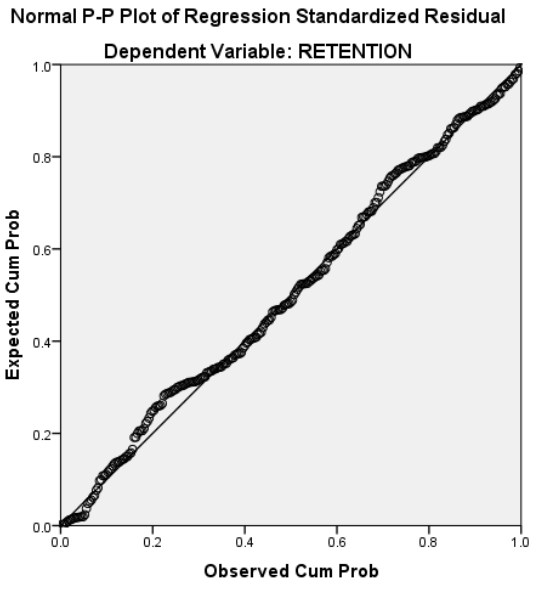
Model		Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	Satisfaction x calculative commitment	Satisfaction	Calculative commitment
1	1	1.218	1.000	.03	.35	.10	.32
	2	1.002	1.102	.92	.00	.00	.07
	3	.970	1.121	.00	.06	.90	.07
	4	.810	1.226	.06	.59	.00	.54

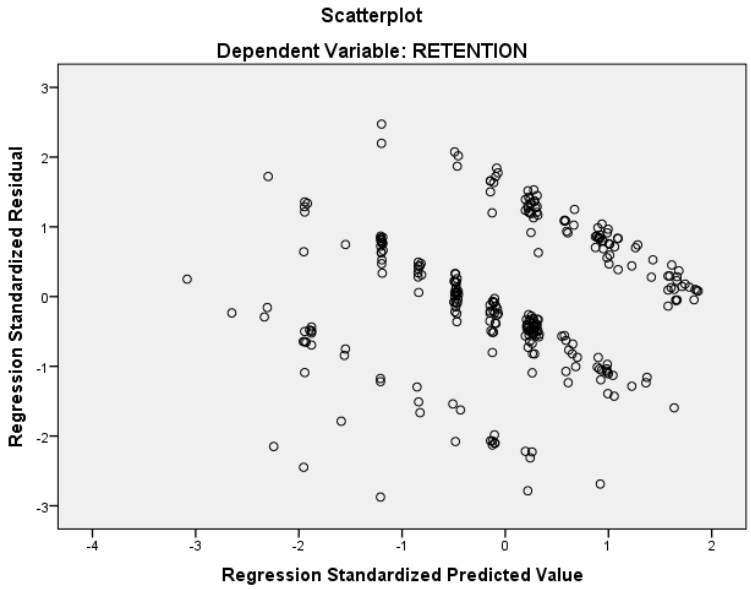
a. Dependent Variable: retention

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-1.2713	.8206	.0310	.42246	279
Residual	-1.54820	1.33186	.00000	.53554	279
Std. Predicted Value	-3.083	1.869	.000	1.000	279
Std. Residual	-2.875	2.473	.000	.995	279

a. Dependent Variable: retention





Hypothesis H3b

Initial regression on full sample

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.610[a]	.371	.365	2.02248	2.075

a. Predictors: (Constant), satisfaction x calculative commitment, satisfaction, calculative commitment

b. Dependent Variable: NWOM

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	676.980	3	225.660	55.168	.000[b]
	Residual	1145.322	280	4.090		
	Total	1822.302	283			

a. Dependent Variable: NWOM

b. Predictors: (Constant), satisfaction x calculative commitment, satisfaction, calculative commitment

Coefficients[a]

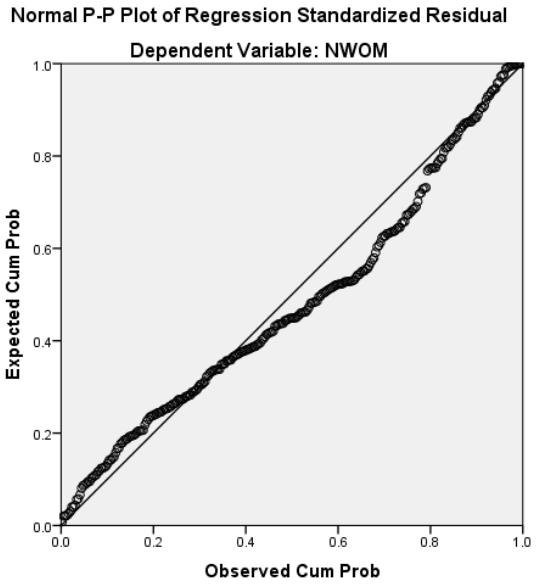
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.010	.120		-.082	.935
	Satisfaction	-.822	.121	-.324	-6.823	.000
	Calculative commitment	1.269	.122	.500	10.414	.000
	Satisfaction x calculative commitment	-.144	.120	-.058	-1.204	.230

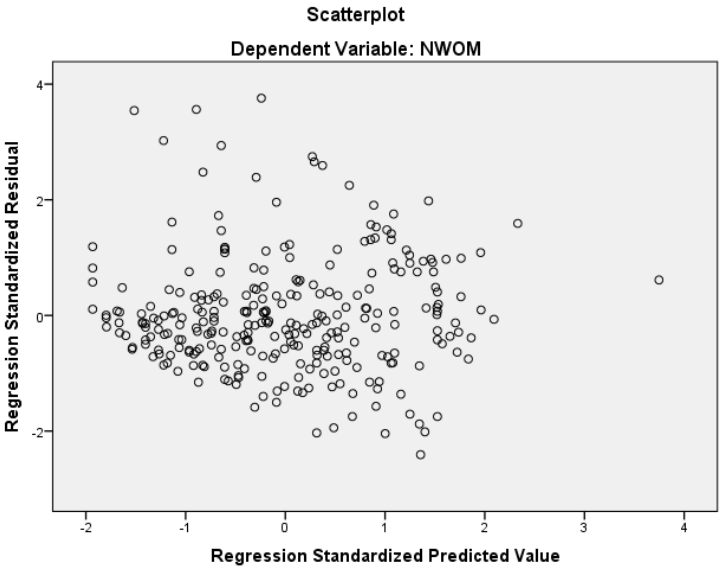
a. Dependent Variable: NWOM

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-2.9882	5.7961	.0000	1.54666	284
Std. Predicted Value	-1.932	3.747	.000	1.000	284
Standard Error of Predicted Value	.121	.847	.221	.093	284
Adjusted Predicted Value	-3.0853	5.5319	-.0038	1.54488	284
Residual	-4.87037	7.59949	.00000	2.01173	284
Std. Residual	-2.408	3.758	.000	.995	284
Stud. Residual	-2.440	3.804	.001	1.004	284
Deleted Residual	-4.99865	7.79050	.00384	2.04890	284
Stud. Deleted Residual	-2.462	3.900	.003	1.011	284
Mahal. Distance	.013	48.693	2.989	4.306	284
Cook's Distance	.000	.103	.005	.012	284
Centered Leverage Value	.000	.172	.011	.015	284

a. Dependent Variable: NWOM





Outlier cases removed: 4420, 4533, 2479, 2413, 2360

Final regression minus outliers

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.655[a]	.428	.422	1.84755	2.071

a. Predictors: (Constant), satisfaction x calculative commitment, satisfaction, calculative commitment
b. Dependent Variable: NWOM

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	703.798	3	234.599	68.728	.000[b]
	Residual	938.701	275	3.413		
	Total	1642.498	278			

a. Dependent Variable: NWOM

b. Predictors: (Constant), satisfaction x calculative commitment, satisfaction, calculative commitment

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.114	.111		-1.029	.305		
	Satisfaction	-.928	.115	-.370	-8.077	.000	.990	1.010
	Calculative commitment	1.293	.113	.531	11.473	.000	.969	1.032
	Satisfaction x calculative commitment	-.114	.118	-.045	-.970	.333	.962	1.039

a. Dependent Variable: NWOM

Collinearity Diagnostics[a]

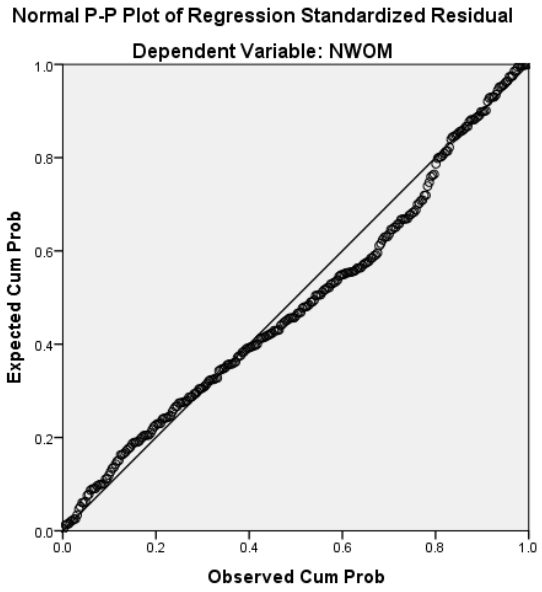
Model		Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	Satisfaction	Calculative commitment	Satisfaction x calculative commitment
1	1	1.225	1.000	.01	.13	.29	.35
	2	1.005	1.104	.90	.07	.01	.01
	3	.959	1.130	.04	.74	.24	.01
	4	.811	1.228	.04	.06	.46	.63

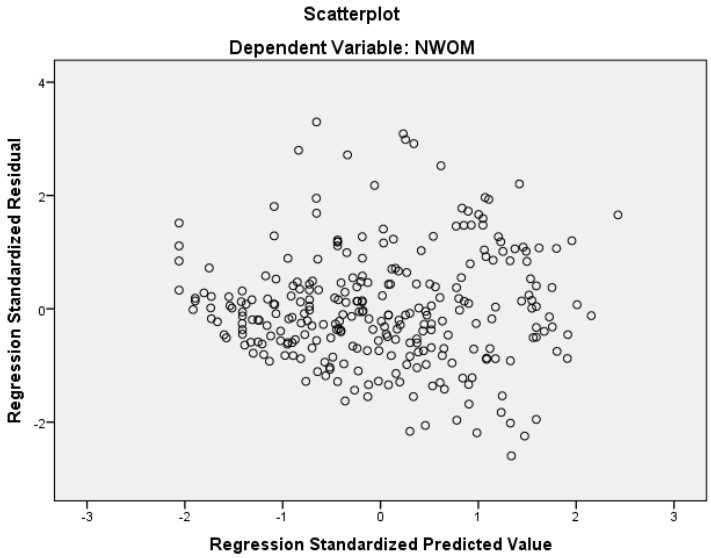
a. Dependent Variable: NWOM

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-3.3811	3.7577	-.1044	1.59111	279
Residual	-4.79623	6.09387	.00000	1.83756	279
Std. Predicted Value	-2.059	2.427	.000	1.000	279
Std. Residual	-2.596	3.298	.000	.995	279

a. Dependent Variable: NWOM


Normal P-P Plot of Regression Standardized Residual
Dependent Variable: NWOM
Expected Cum Prob
Observed Cum Prob
0.0
0.2
0.4
0.6
0.8
1.0


Scatterplot
Dependent Variable: NWOM
Regression Standardized Residual
Regression Standardized Predicted Value
4
2
0
-2
-3
-2
-1
0
1
2
3

Hypothesis H3d

Initial regression on full sample

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.194[a]	.038	.027	30.10764	1.890

a. Predictors: (Constant), satisfaction x calculative commitment, satisfaction, calculative commitment

b. Dependent Variable: SOW

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9945.636	3	3315.212	3.657	.013[b]
	Residual	253811.638	280	906.470		
	Total	263757.274	283			

a. Dependent Variable: SOW

b. Predictors: (Constant), satisfaction x calculative commitment, satisfaction, calculative commitment

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.106	1.791		-.059	.953		
	Satisfaction	5.296	1.794	.173	2.952	.003	.995	1.005
	Calculative commitment	-1.581	1.814	-.052	-.871	.384	.974	1.027
	Satisfaction x calculative commitment	-1.562	1.783	-.052	-.876	.382	.978	1.023

a. Dependent Variable: SOW

Collinearity Diagnostics[a]

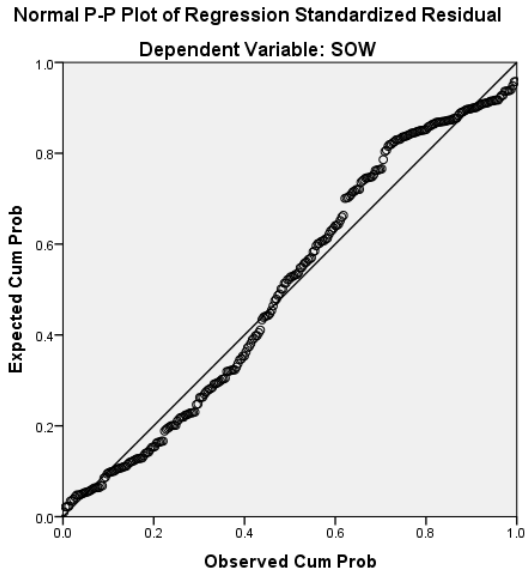
Model		Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	Satisfaction	Calculative commitment	Satisfaction x calculative commitment
1	1	1.179	1.000	.05	.07	.35	.35
	2	1.023	1.074	.50	.36	.06	.06
	3	.970	1.103	.36	.51	.07	.07
	4	.829	1.192	.08	.06	.52	.52

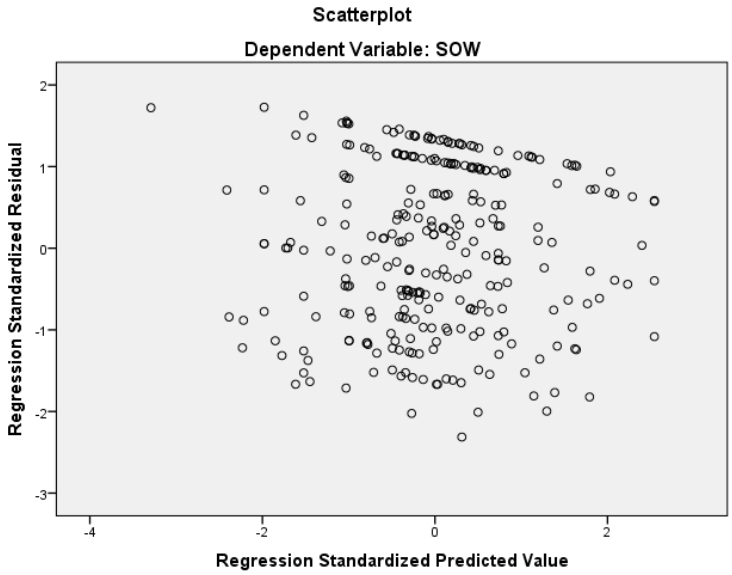
a. Dependent Variable: SOW

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-19.5176	15.0743	.0000	5.92820	284
Std. Predicted Value	-3.292	2.543	.000	1.000	284
Standard Error of Predicted Value	1.798	12.616	3.297	1.379	284
Adjusted Predicted Value	-23.0881	16.3900	-.0074	6.02293	284
Residual	-69.63989	51.99129	.00000	29.94764	284
Std. Residual	-2.313	1.727	.000	.995	284
Stud. Residual	-2.318	1.782	.000	1.001	284
Deleted Residual	-69.92410	55.39862	.00743	30.35678	284
Stud. Deleted Residual	-2.336	1.789	.000	1.003	284
Mahal. Distance	.013	48.693	2.989	4.306	284
Cook's Distance	.000	.055	.003	.006	284
Centered Leverage Value	.000	.172	.011	.015	284

a. Dependent Variable: SOW





Outlier cases removed: 3829, 1228, 1054, 4524,

Final regression minus outliers

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.215[a]	.046	.036	30.05311	1.890

a. Predictors: (Constant), satisfaction x calculative commitment, satisfaction, calculative commitment

b. Dependent Variable: SOW

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12039.407	3	4013.136	4.443	.005[b]
	Residual	249280.274	276	903.189		
	Total	261319.680	279			

a. Dependent Variable: SOW

b. Predictors: (Constant), satisfaction x calculative commitment, satisfaction, calculative commitment

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.231	1.799		-.128	.898		
	Satisfaction	6.143	1.854	.196	3.314	.001	.993	1.007
	Calculative commitment	-1.464	1.829	-.047	-.800	.424	.982	1.018
	Satisfaction x calculative commitment	-2.344	1.858	-.075	-1.262	.208	.981	1.019

a. Dependent Variable: SOW

Collinearity Diagnostics[a]

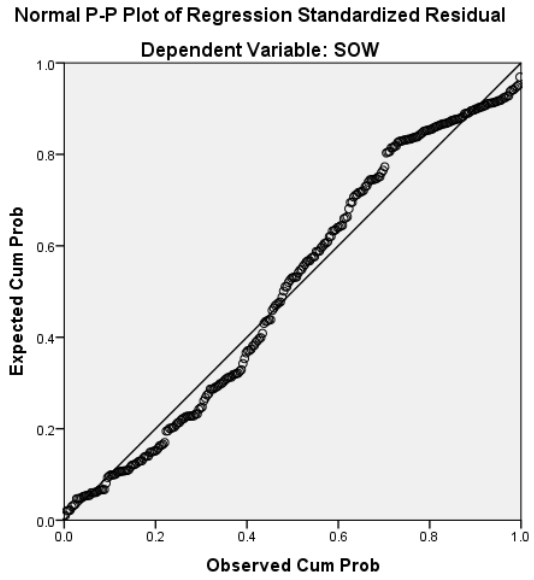
Model		Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	Satisfaction	Calculative commitment	Satisfaction x calculative commitment
1	1	1.124	1.000	.04	.01	.34	.48
	2	1.053	1.033	.18	.51	.23	.03
	3	.993	1.064	.71	.28	.01	.01
	4	.830	1.164	.07	.20	.42	.49

a. Dependent Variable: SOW

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-17.0180	18.1678	-.1805	6.56902	280
Residual	-69.75327	56.09581	.00000	29.89110	280
Std. Predicted Value	-2.563	2.793	.000	1.000	280
Std. Residual	-2.321	1.867	.000	.995	280

a. Dependent Variable: SOW



Hypothesis H4a

Initial regression

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.605[a]	.366	.360	.57820	1.891

a. Predictors: (Constant), satisfaction x inertia, satisfaction, inertia

b. Dependent Variable: retention

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	54.133	3	18.044	53.974	.000[b]
	Residual	93.609	280	.334		
	Total	147.743	283			

a. Dependent Variable: retention

b. Predictors: (Constant), satisfaction x inertia, satisfaction, inertia

Coefficients[a]

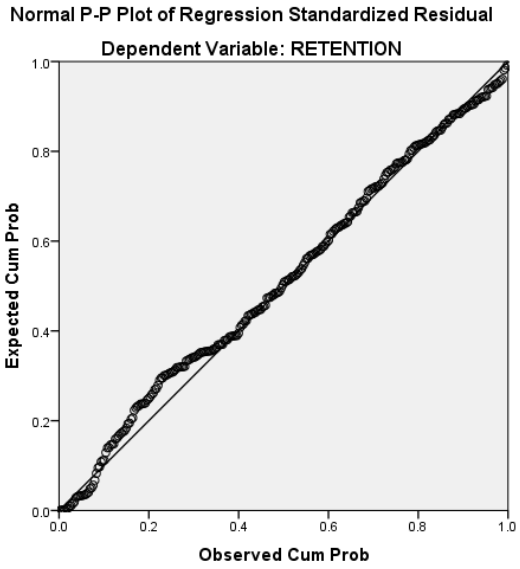
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.518E-05	.034		.002	.999
	Satisfaction	.432	.035	.598	12.473	.000
	Inertia	.075	.035	.103	2.154	.032
	Satisfaction x inertia	.010	.033	.014	.294	.769

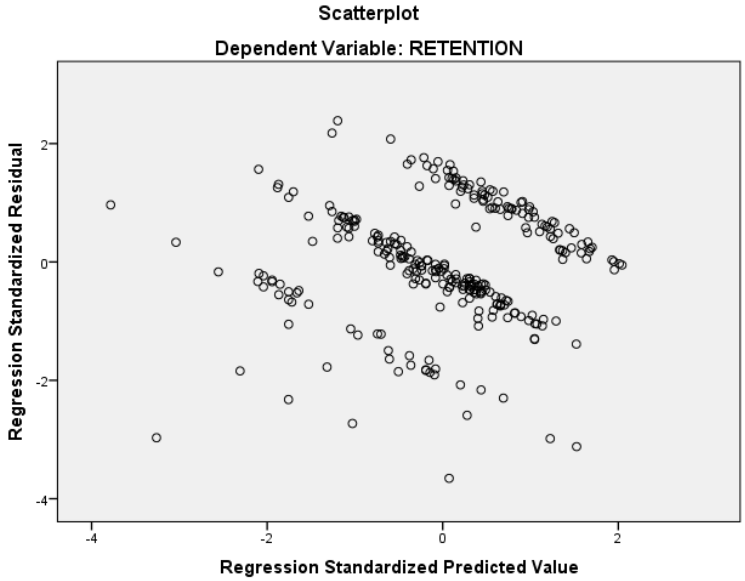
a. Dependent Variable: retention

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-1.6546	.8934	.0000	.43736	284
Std. Predicted Value	-3.783	2.043	.000	1.000	284
Standard Error of Predicted Value	.034	.214	.063	.028	284
Adjusted Predicted Value	-1.7159	.8956	.0005	.43676	284
Residual	-2.11333	1.37981	.00000	.57513	284
Std. Residual	-3.655	2.386	.000	.995	284
Stud. Residual	-3.668	2.399	.000	1.002	284
Deleted Residual	-2.12881	1.39396	-.00054	.58397	284
Stud. Deleted Residual	-3.753	2.419	-.002	1.007	284
Mahal. Distance	.011	37.703	2.989	4.542	284
Cook's Distance	.000	.181	.004	.014	284
Centered Leverage Value	.000	.133	.011	.016	284

a. Dependent Variable: RETRES





Outlier cases removed: 2360, 3829, 1178, 1177, 2357, 4524

Final regression

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	50.154	3	16.718	58.053	.000[b]
	Residual	79.194	275	.288		
	Total	129.348	278			

a. Dependent Variable: retention

b. Predictors: (Constant), satisfaction x inertia, satisfaction, inertia

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.025	.032		.767	.444		
	Satisfaction	.445	.034	.621	13.055	.000	.984	1.016
	Inertia	.044	.033	.064	1.346	.180	.984	1.016
	Satisfaction x inertia	.015	.032	.022	.460	.646	.969	1.032

a. Dependent Variable: retention

Collinearity Diagnostics[a]

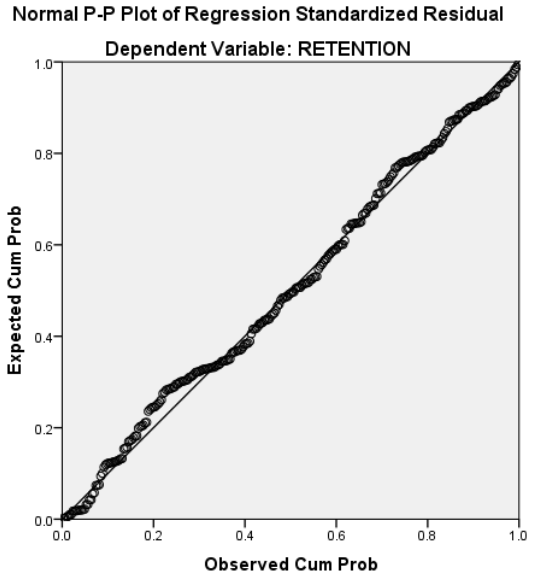
Model		Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	Satisfaction	Inertia	Satisfaction x inertia
1	1	1.173	1.000	.00	.20	.21	.42
	2	1.023	1.071	.39	.31	.27	.00
	3	.985	1.091	.61	.18	.22	.00
	4	.820	1.196	.00	.31	.31	.58

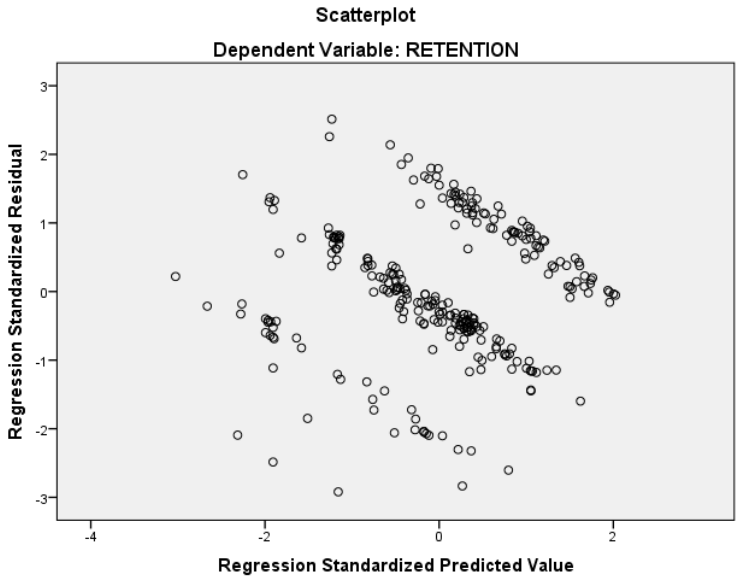
a. Dependent Variable: retention

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-1.2546	.8915	.0310	.42475	279
Residual	-1.56694	1.34879	.00000	.53373	279
Std. Predicted Value	-3.027	2.026	.000	1.000	279
Std. Residual	-2.920	2.513	.000	.995	279

a. Dependent Variable: retention





Hypothesis H4b

Initial regression

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.520[a]	.270	.262	2.17934	2.155

a. Predictors: (Constant), satisfaction x inertia, satisfaction, inertia

b. Dependent Variable: NWOM

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	492.435	3	164.145	34.560	.000[b]
	Residual	1329.867	280	4.750		
	Total	1822.302	283			

a. Dependent Variable: NWOM

b. Predictors: (Constant), satisfaction x inertia, satisfaction, inertia

Coefficients[a]

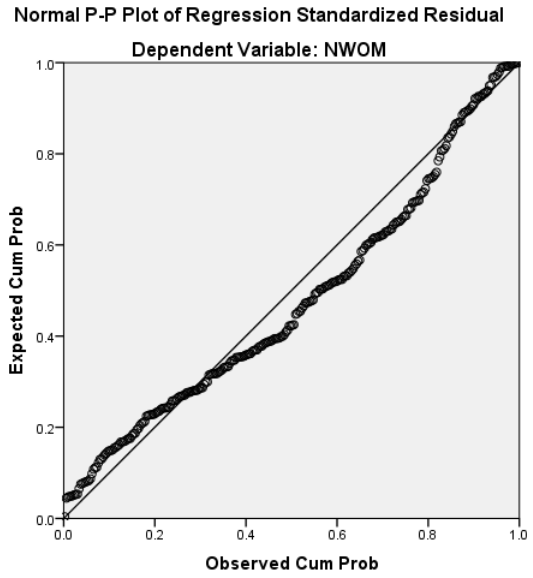
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.000	.129		.001	.999
	Satisfaction	-.899	.131	-.354	-6.882	.000
	Inertia	.955	.131	.376	7.317	.000
	Satisfaction x inertia	.019	.125	.008	.153	.878

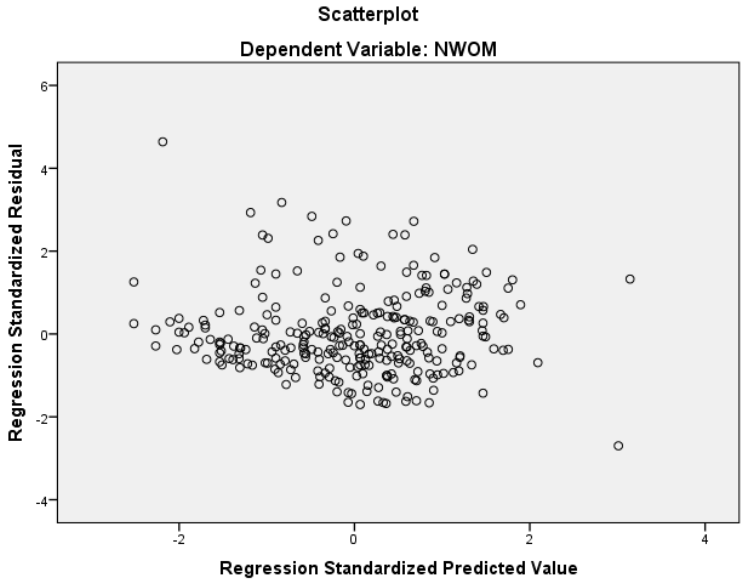
a. Dependent Variable: NWOM

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-3.3196	4.1469	.0000	1.31911	284
Std. Predicted Value	-2.517	3.144	.000	1.000	284
Standard Error of Predicted Value	.130	.806	.237	.104	284
Adjusted Predicted Value	-3.4567	4.8284	-.0040	1.32606	284
Residual	-5.88090	10.11198	.00000	2.16776	284
Std. Residual	-2.698	4.640	.000	.995	284
Stud. Residual	-2.888	4.717	.001	1.007	284
Deleted Residual	-6.73719	10.45251	.00404	2.22361	284
Stud. Deleted Residual	-2.927	4.908	.003	1.015	284
Mahal. Distance	.011	37.703	2.989	4.542	284
Cook's Distance	.000	.340	.007	.031	284
Centered Leverage Value	.000	.133	.011	.016	284

a. Dependent Variable: NWOM





Outlier cases removed: 4420, 1074, 2360, 4533, 2479

Final regression

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.587[a]	.344	.337	1.98813	2.174

a. Predictors: (Constant), satisfaction x inertia, satisfaction, inertia

b. Dependent Variable: NWOM

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	570.882	3	190.294	48.143	.000[b]
	Residual	1086.987	275	3.953		
	Total	1657.869	278			

a. Dependent Variable: NWOM

b. Predictors: (Constant), satisfaction x inertia, satisfaction, inertia

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.072	.119		-.604	.546		
	Satisfaction	-1.003	.126	-.398	-7.961	.000	.955	1.047
	Inertia	1.090	.122	.442	8.911	.000	.967	1.034
	Satisfaction x inertia	.021	.124	.009	.171	.865	.930	1.075

a. Dependent Variable: NWOM

Collinearity Diagnostics[a]

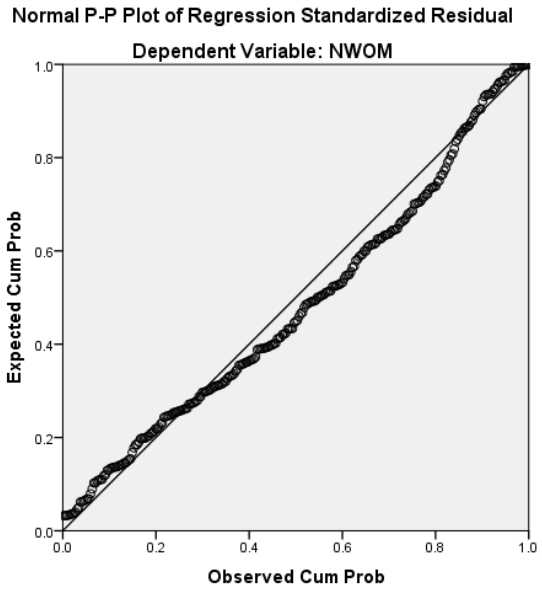
Model		Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	Satisfaction	Inertia	Satisfaction x inertia
1	1	1.245	1.000	.00	.22	.14	.40
	2	1.035	1.097	.02	.39	.52	.00
	3	1.001	1.115	.96	.00	.04	.00
	4	.719	1.315	.01	.40	.30	.60

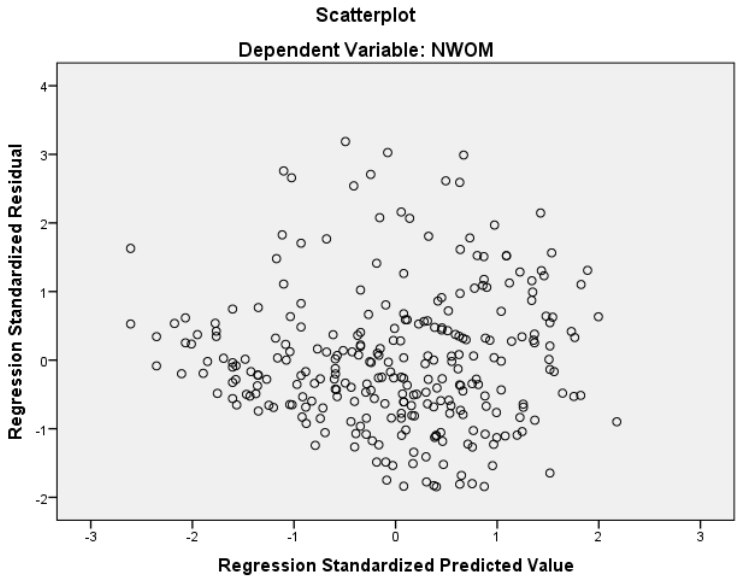
a. Dependent Variable: NWOM

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-3.8208	3.0370	-.0824	1.43302	279
Residual	-3.67005	6.33478	.00000	1.97738	279
Std. Predicted Value	-2.609	2.177	.000	1.000	279
Std. Residual	-1.846	3.186	.000	.995	279

a. Dependent Variable: NWOM


Normal P-P Plot of Regression Standardized Residual
Dependent Variable: NWOM
Expected Cum Prob
Observed Cum Prob
0.0
0.2
0.4
0.6
0.8
1.0


Scatterplot
Dependent Variable: NWOM
Regression Standardized Residual
Regression Standardized Predicted Value
-3
-2
-1
0
1
2
3
4

Hypothesis H4c

Initial regression

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.770[a]	.594	.589	1.20107	1.885

a. Predictors: (Constant), satisfaction x inertia, satisfaction, inertia

b. Dependent Variable: PWOM

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	590.110	3	196.703	136.356	.000[b]
	Residual	403.920	280	1.443		
	Total	994.030	283			

a. Dependent Variable: PWOM

b. Predictors: (Constant), satisfaction x inertia, satisfaction, inertia

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.001	.071		-.009	.993		
	Satisfaction	1.404	.072	.749	19.505	.000	.983	1.017
	Satisfaction x inertia	-.110	.069	-.061	-1.588	.113	.969	1.032
	Satisfaction	.263	.072	.140	3.653	.000	.985	1.015

a. Dependent Variable: PWOM

Collinearity Diagnostics[a]

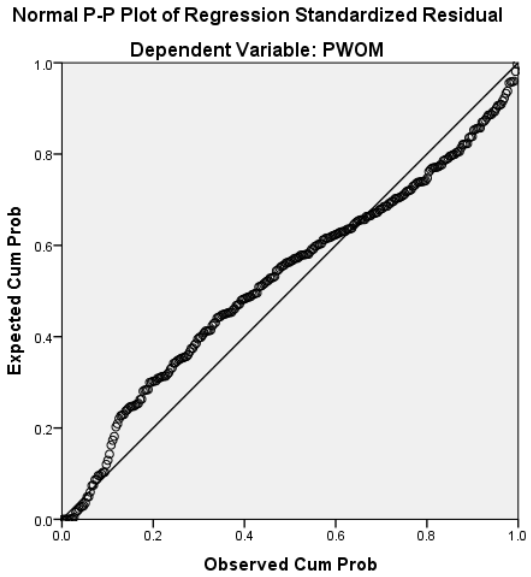
Model		Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	Satisfaction	Satisfaction x inertia	Inertia
1	1	1.180	1.000	.00	.22	.40	.20
	2	1.000	1.086	1.00	.00	.00	.00
	3	.994	1.090	.00	.46	.00	.53
	4	.825	1.196	.00	.31	.60	.27

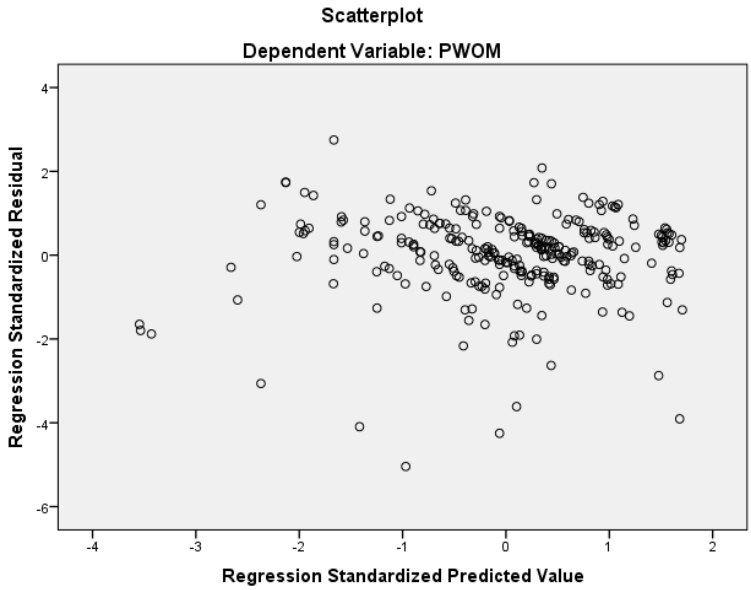
a. Dependent Variable: PWOM

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-5.1213	2.4644	.0000	1.44402	284
Std. Predicted Value	-3.547	1.707	.000	1.000	284
Standard Error of Predicted Value	.072	.444	.130	.058	284
Adjusted Predicted Value	-4.9409	2.6523	.0061	1.43601	284
Residual	-6.05671	3.30150	.00000	1.19469	284
Std. Residual	-5.043	2.749	.000	.995	284
Stud. Residual	-5.397	2.774	-.002	1.012	284
Deleted Residual	-6.93860	3.36230	-.00612	1.23651	284
Stud. Deleted Residual	-5.692	2.808	-.006	1.026	284
Mahal. Distance	.011	37.703	2.989	4.542	284
Cook's Distance	.000	1.060	.009	.066	284
Centered Leverage Value	.000	.133	.011	.016	284

a. Dependent Variable: PWOM





Outlier cases removed: 1178, 3829, 1074, 1179, 2557, 2413, 2391, 1161, 1111

Final regressions

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.807[a]	.652	.648	.93292	1.735

a. Predictors: (Constant), satisfaction x inertia, satisfaction, inertia

b. Dependent Variable: PWOM

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	441.991	3	147.330	169.280	.000[b]
	Residual	235.861	271	.870		
	Total	677.851	274			

a. Dependent Variable: PWOM

b. Predictors: (Constant), satisfaction x inertia, satisfaction, inertia

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.115	.056		2.039	.042		
	Satisfaction	1.319	.059	.801	22.294	.000	.993	1.007
	Inertia	.227	.060	.141	3.782	.000	.930	1.075
	Satisfaction x inertia	-.013	.064	-.007	-.200	.842	.926	1.079

a. Dependent Variable: PWOM

Collinearity Diagnostics[a]

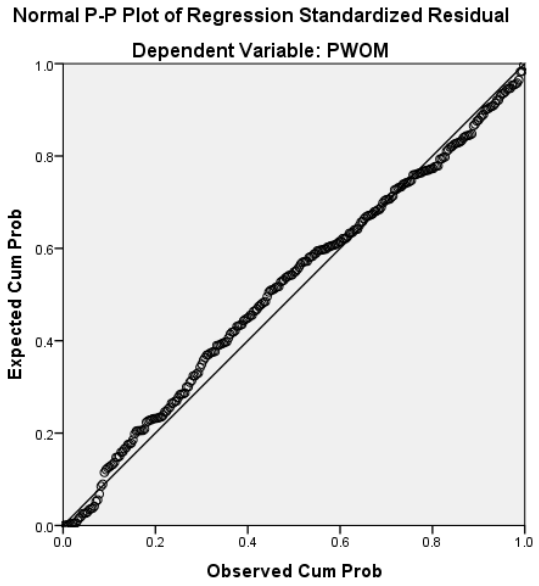
Model		Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	Satisfaction	Inertia	Satisfaction x inertia
1	1	1.295	1.000	.01	.07	.31	.33
	2	1.024	1.124	.63	.25	.08	.01
	3	.951	1.167	.34	.68	.01	.02
	4	.730	1.331	.02	.01	.60	.64

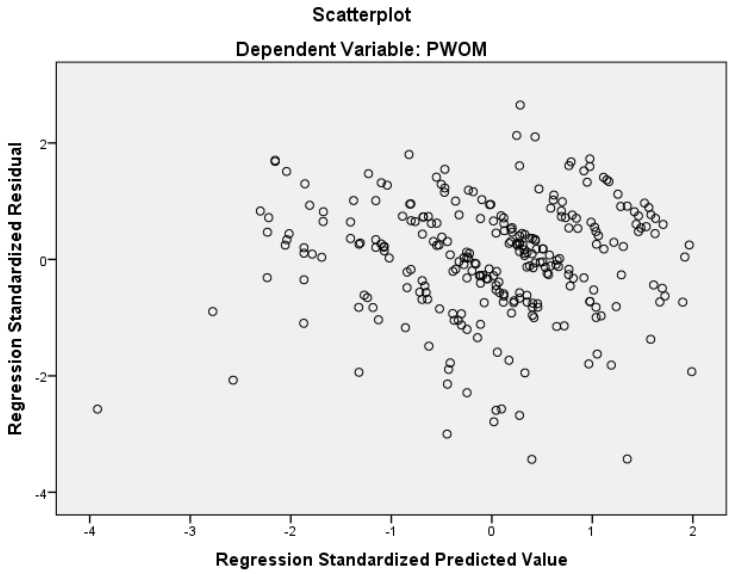
a. Dependent Variable: PWOM

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-4.8126	2.6956	.1696	1.27008	275
Residual	-3.20490	2.47417	.00000	.92780	275
Std. Predicted Value	-3.923	1.989	.000	1.000	275
Std. Residual	-3.435	2.652	.000	.995	275

a. Dependent Variable: PWOM





Hypothesis H4e

Initial regression

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.191[a]	.036	.026	30.12932	1.866

a. Predictors: (Constant), satisfaction x inertia, satisfaction, inertia

b. Dependent Variable: SOW

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9579.993	3	3193.331	3.518	.016[b]
	Residual	254177.280	280	907.776		
	Total	263757.274	283			

a. Dependent Variable: SOW

b. Predictors: (Constant), satisfaction x inertia, satisfaction, inertia

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.009	1.788		-.005	.996		
	Satisfaction	5.202	1.806	.170	2.880	.004	.983	1.017
	Inertia	1.409	1.804	.046	.781	.436	.985	1.015
	Satisfaction x inertia	-1.682	1.734	-.058	-.970	.333	.969	1.032

a. Dependent Variable: SOW

Collinearity Diagnostics[a]

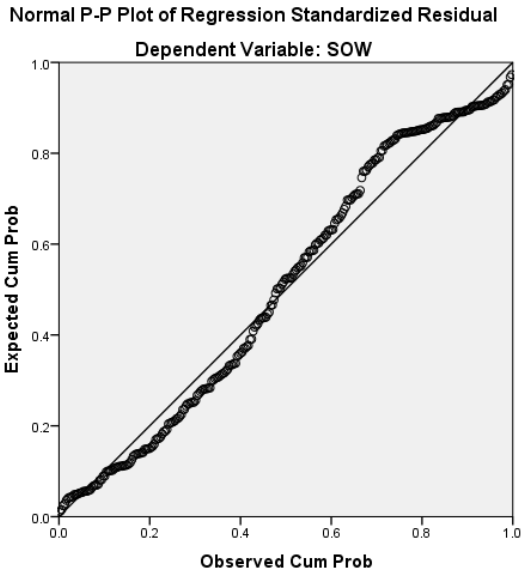
Model		Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	Satisfaction	Inertia	Satisfaction x inertia
1	1	1.180	1.000	.00	.22	.20	.40
	2	1.000	1.086	1.00	.00	.00	.00
	3	.994	1.090	.00	.46	.53	.00
	4	.825	1.196	.00	.31	.27	.60

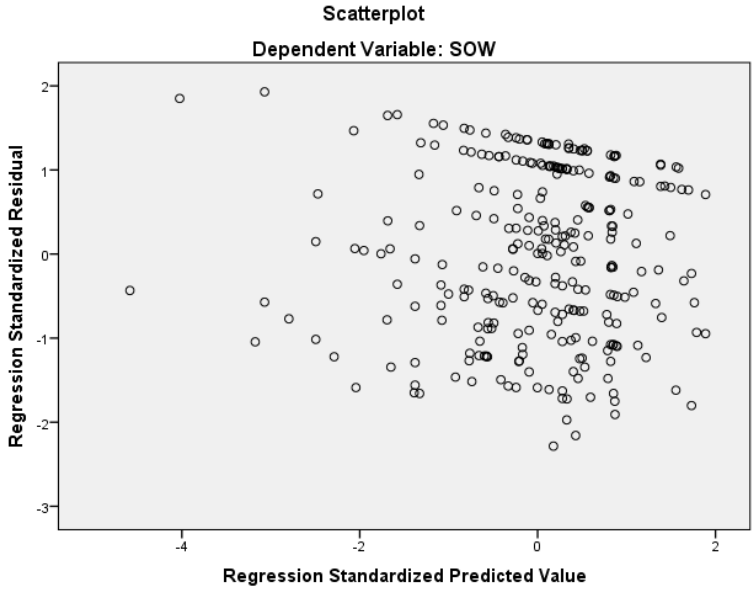
a. Dependent Variable: SOW

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-26.6751	10.9852	.0000	5.81821	284
Std. Predicted Value	-4.585	1.888	.000	1.000	284
Standard Error of Predicted Value	1.797	11.142	3.272	1.444	284
Adjusted Predicted Value	-27.6797	12.4133	.0040	5.89227	284
Residual	-68.82603	58.11861	.00000	29.96920	284
Std. Residual	-2.284	1.929	.000	.995	284
Stud. Residual	-2.289	1.996	.000	1.001	284
Deleted Residual	-69.10223	62.25513	-.00395	30.38353	284
Stud. Deleted Residual	-2.307	2.007	.000	1.003	284
Mahal. Distance	.011	37.703	2.989	4.542	284
Cook's Distance	.000	.071	.003	.007	284
Centered Leverage Value	.000	.133	.011	.016	284

a. Dependent Variable: SOW





Outlier cases removed: 1178, 3829, 1119, 1218, 1161

Final regression

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.196[a]	.038	.028	29.90734	1.858

a. Predictors: (Constant), satisfaction x inertia, satisfaction, inertia

b. Dependent Variable: SOW

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9802.081	3	3267.360	3.653	.013[b]
	Residual	245973.442	275	894.449		
	Total	255775.523	278			

a. Dependent Variable: SOW

b. Predictors: (Constant), satisfaction x inertia, satisfaction, inertia

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.296	1.801		-.164	.870		
	Satisfaction	5.856	1.890	.184	3.099	.002	.991	1.009
	Inertia	1.897	1.899	.062	.999	.319	.922	1.085
	Satisfaction x inertia	-2.483	2.015	-.076	-1.233	.219	.927	1.079

a. Dependent Variable: SOW

Collinearity Diagnostics[a]

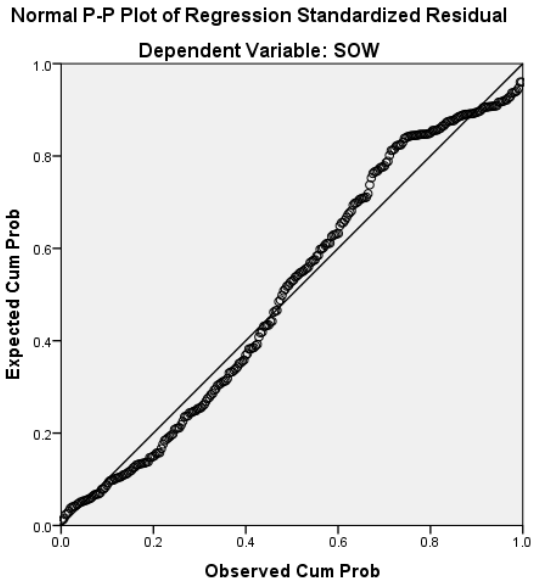
Model		Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	Satisfaction	Inertia	Satisfaction x inertia
1	1	1.273	1.000	.02	.02	.35	.35
	2	1.034	1.110	.48	.43	.02	.02
	3	.998	1.130	.40	.45	.06	.07
	4	.695	1.354	.10	.10	.57	.57

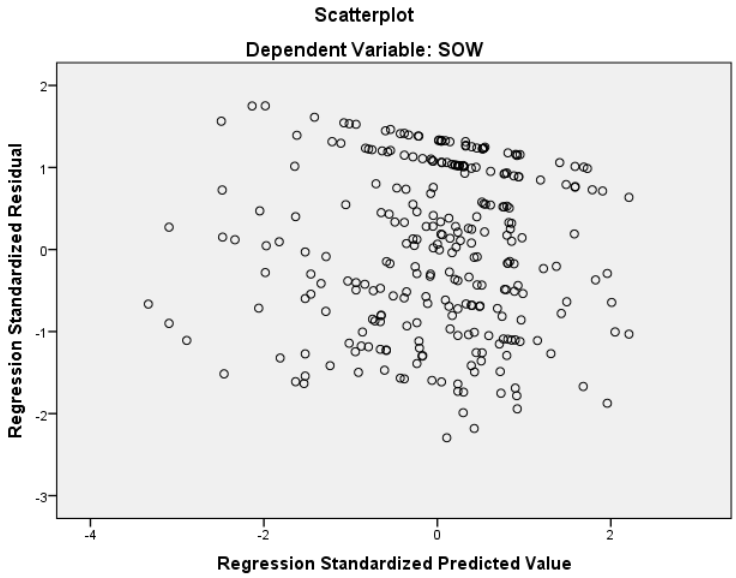
a. Dependent Variable: SOW

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-19.5996	13.3042	.1872	5.93795	279
Residual	-68.62705	52.36395	.00000	29.74553	279
Std. Predicted Value	-3.332	2.209	.000	1.000	279
Std. Residual	-2.295	1.751	.000	.995	279

a. Dependent Variable: SOW


Normal P-P Plot of Regression Standardized Residual
Dependent Variable: SOW
Expected Cum Prob
Observed Cum Prob
0.0
0.2
0.4
0.6
0.8
1.0


Scatterplot
Dependent Variable: SOW
Regression Standardized Residual
Regression Standardized Predicted Value
2
1
0
-1
-2
-3
-4
-2
0
2

APPENDIX 4

APPENDIX 4: Survey pre-test

QUESTIONNAIRE PRE-TEST

MATERIALS

- Draft survey
- Explanatory statement

INTRODUCTION:

- Introduce self and ask participant to read explanatory statement prior to conducting interview
- Provide participant with a copy of the draft survey

SURVEY ANALYSIS

- Ask the participant to read and answer each survey question individually.
- Ask the participant to explain what they believed the question meant in as much detail as possible. If their understanding of the question is different to the intended one *record what the participant thought the question meant in the notes section in the interview guide*.
- After recording inform the participant of the intended meaning. Once they understand the intended meaning, ask the participant how they believe the question could be altered so that it is in line with its intended meaning. *Record in notes section in the interview guide*.

QUESTION NUMBER	RIGHT	WRONG	NOTES
A1			
A2			
A3			
A4			
A5			
B1a			
B1b			
B2			
a			
b			
c			
d			
e			
f			
g			
h			
i			
j			
k			
l			
m			

C1a			
C1b			
C3			
D1			
D2			
D3			
D4			
D5			
D6			

THANK AND CLOSE

APPENDIX 5

APPENDIX 5: ONLINE SURVEY

BOND UNIVERSITY
Commitment Research
Online Survey 14 October 2015 V11

INTRODUCTORY EMAIL / EXPLANATORY STATEMENT

This study is being conducted by a PhD candidate at Bond University and will take only about 10 minutes of your time. There are no right or wrong answers, and all the information that you provide is treated confidentially and is used for research purposes only. No other use will be made of your information, and it will be stored securely at Bond University for 5 years in accordance with ethical guidelines. If you would like more information regarding privacy and how your information will be handled please click on the link below.

[Link to the explanatory statement for the research]

Would you like to continue?

Yes	1	❍	**CONTINUE**
No	2	❍	**THANK & CLOSE**

D6 What is your age? Please type your age in years into the space provided.

IF AGE =17 OR LESS DISCONTINUE

D5 And are you…

Male	1	❍	**CONTINUE**
Female	2	❍	**CONTINUE**

D7 In which of the following areas do you live? SINGLE ONLY**.**

Queensland	1	❍	**CONTINUE**
New South Wales	2	❍	**CONTINUE**
Victoria	3	❍	**CONTINUE**
South Australia	4	❍	**DISCONTINUE**
Western Australia	5	❍	**DISCONTINUE**
Northern Territory	6	❍	**DISCONTINUE**
ACT	7	❍	**DISCONTINUE**
Tasmania	8	❍	**DISCONTINUE**

S1. Which of the following products have you purchased in the past 12 months? **RANDOMISE**

Automotive accessories i.e. floor mats, seat covers	1	❍
Automotive spare parts	2	❍
Tools	3	❍
Car insurance	4	❍
Life insurance	5	❍
Computer equipment	6	❍
Outdoor/camping equipment	7	❍
A bicycle	8	❍
Bicycle accessories	9	❍
None of these	10	❍

IF S1 DOES NOT EQUAL ONE, TWO OR THREE THANK AND CLOSE.

S2. From which of the following outlets have you purchased your automotive accessories, spare parts or tools?

Focal company	1	❍
Auto parts firm 1	2	❍
Auto parts firm 2	3	❍
Auto parts firm 3	4	❍
Auto parts firm 4	5	❍
Other (specify)	6	❍

IF S2= 1 (FOCAL COMPANY) CONTINUE, IF NOT THANK AND CLOSE IE. TOTAL SAMPLE CONTINUING MUST USE FOCAL COMPANY, BUT CAN USE OTHER STORES AS WELL

SHARE OF WALLET

These next questions relate to the amount of money you have spent on automotive accessories, spare parts and tools in the past 12 months.

A1a. What would be the total amount of money in dollars that you have spent on automotive accessories, spare parts and tools in the past 12 months?

Please type your answer in the space provided.

$

A1b. **USE OUTLETS NOMINATED AT S2**

And what percentage of your total spend on automotive accessories, spare parts and tools would you have spent with the following providers? Please type your percentage of annual spend with a provider in the box next to it.

Focal company	%	1
Auto parts firm 1	%	2
Auto parts firm 2	%	3
Auto parts firm 3	%	4
Auto parts firm 4	%	5
Other (specify)	%	6
TOTAL (MUST ADD TO 100%)	%	

A2. For approximately how many years have you been using Focal Company? Please round up to the nearest year.

COMMITMENT MEASURES

This next section is about how you feel about Focal Company.

B1a. Taking into account your total experience, overall, how satisfied are you with Focal Company?

0 Completely dissatisfied	**1**	**2**	**3**	**4**	**5** Neither satisfied nor dissatisfied	**6**	**7**	**8**	**9**	**10** Completely satisfied
❍	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍

B1b. How well has Focal Company met your expectations?

0 Completely failed to meet my expectations	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10** Greatly exceeded my expectations
❍	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍

B2. Please use the scale below to indicate how strongly you agree or disagree with the following statements about Focal Company.

	0 Disagree Strongly	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10** Agree Strongly
a) I take pleasure in being a customer of Focal Company	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍
b) Focal Company is the automotive accessories, spare parts and tools provider that takes the best care of its customers	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍
c) I have feelings of trust towards Focal Company	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍
d) I feel somewhat locked into using Focal Company	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍
e) I feel I don't have a choice as to whether or not I use Focal Company	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍
f) I feel like I use Focal Company because I have to	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍
g) I feel sort of stuck with Focal Company	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍
h) I am just in the habit of using Focal Company for automotive accessories, spare parts and tools	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍
i) I cannot be bothered changing from purchasing at Focal Company	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍
j) I am not ready to put in the effort required to change from Focal Company	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍

WOM, CCB AND RETENTION OUTCOME BEHAVIOURS

This next section is about your experiences in talking about Focal Company. Please use the scales below to indicate how strongly you agree or disagree with the following statements.

C1a. If someone were to ask you, you would recommend Focal Company to him/her.

0 Strongly disagree	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10** Strongly agree
❍	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍

C1b. If someone were to ask you, you would recommend that he/she shouldn't use Focal Company.

0 Strongly disagree	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10** Strongly agree
❍	❍	❍	❍	❍	❍	❍	❍	❍	❍	❍

C2. This next question is about making complaints about Focal Company. The list below contains a variety of ways that you could complain about Focal Company.

In the past six months, how many times have you complained about Focal Company using any of the following channels? Please type your answer in the space provided next to the channel. If you haven't used any of these channels to complain in the last six months please leave this question blank.

	CHANNEL	Number of times used to complain in the past six months
1	A Focal Company frontline staff member ie. a person serving you face to face	
2	On the phone with Focal Company staff member who is serving you	
3	On the Focal Company Facebook page	
4	Via email through the Focal Company customer feedback web page	
5	Calling the Focal Company feedback line (1300 XXX XXX)	
6	Writing to Focal Company customer feedback	
7	On Twitter	
8	By posting a comment on a blog/ reviews / complaints website	
9	Through contacting the Qld Office of Fair Trading	
10	Through contacting a news organisation	
11	By replying to an SMS sent to you by Focal Company	
12	By replying to an email sent for direct marketing or advertising purposes	
13	Complained about them to the Advertising Standards Board	
98	Other (please type your answer in the space provided)	

C3. Six months from now, how likely are you to still be using Focal Company?

1 Definitely will not be using them	**2** Probably will not be using them	**3** Might or might not be using them	**4** Probably will be using them	**5** Definitely will be using them
❍	❍	❍	❍	❍

DEMOGRAPHICS

To finish this survey, we would like to know a little bit more about you.

D1. Which of the following best describes your employment status?

Employed, working full-time	1	❍
Employed, working part-time	2	❍
Unemployed, looking for full-time work	3	❍
Unemployed, looking for part-time work	4	❍
Not in the labour force	5	❍
Prefer not to say	99	❍

D2. And which of the following bands best describes your total **personal** income **before tax**?

$0 - $199 per week ($0 - $10,399 per year)	1	❍
$200 - $299 per week ($10,400 - $15,599 per year)	2	❍
$300 - $399 per week ($15,600 - $20,799 per year)	3	❍
$400 - $599 per week ($20,800 - $31,199 per year)	4	❍
$600 - $799 per week ($31,200 - $41,599 per year)	5	❍
$800 - $999 per week ($41,600 - $51,999 per year)	6	❍
$1,000 - $1,249 per week ($52,000 - $64,999 per year)	7	❍
$1,250 - $1,499 per week ($65,000 - $77,999 per year)	8	❍
$1,500 - $1,999 per week ($78,000 - $103,999 per year)	9	❍
$2,000- $2499 per week ($104,000- $129,948 per year)	10	❍
$2500- $2999 per week ($130,000- $155,948 per year)	11	❍
More than $3000 per week (more than $156,000 per year)	12	❍
Don’t know/Unsure	98	❍
Prefer not to say	99	❍

D3 Which of the following best describes the makeup of the household you live in?

Single person (no children)	1	❍
Single person (with children)	2	❍
Couple (no children)	3	❍
Couple (with children)	4	❍
Unrelated adults living together	5	❍
Other	98	❍

D4 Which of the following best describes the highest education level you have attained?

Grade 10 or less	1	❍
Grade 12 (senior certificate)	2	❍
Certificate I or Certificate II	3	❍
Certificate III or Certificate IV	4	❍
Diploma or Advanced Diploma	5	❍
Bachelor Degree	6	❍
Post Graduate Degree	7	❍

END OF SURVEY